

## **ANALISIS PERBEDAAN KINERJA KEUANGAN BANK SYARI'AH DAN BANK KONVENSIONAL DI INDONESIA**

**Kamarul Imam  
I Ketut Mawi Dwipayana**

Staf pengajar jurusan Manajemen Fakultas Ekonomi Universitas Jember  
Jl. Kalimantan No. 37 Jember telp. 0331-337990/Fax.0331-330150/HP.03317758844  
E-mail : rul2a@yahoo.com

### ***Abstract***

*Differences Mean Financial Performance In Partial indicates that there are three differences mean significant financial performance, namely: ROA, ROA and LDR; were two other financial performance, namely: CAR and ROR; insignificant. ROA BUSNK (Conventional) lower than BUSNS (Shariah); BOPO BUSNK higher than BUSNS, and LDR BUSNK lower than BUSNS. Moderate CAR and RORA is not clear because it is not a significant difference. While the difference in average Financial Performance In Simultaneous showed that discriminant coefficients simultaneously significant at  $\alpha = 0.05$ . The results of this analysis indicate that there are two financial performance despite no significant difference in the group of banks surveyed (CAR and RORA), but simultaneously with both the financial performance of three other significant financial performance; still able to differentiate groups of banks surveyed (BUSNK and BUSNS) well. In general, in terms of ROA, ROA and LDR, BUSNK more or less profitable, more or less efficient in operating costs, and less in the credit-to-deposit ratio (savings) community; than BUSNK. Can be expressed from the three aspects of the financial performance, superior Shariah banks to conventional banks; however two other aspects, CAR and RORA, hasl not indicate such.*

***Keywords:*** *financial performance and profitable banking*

### **1. Pendahuluan**

Bank merupakan lembaga keuangan yang menjadi tempat bagi perusahaan, badan-badan pemerintah, pihak swasta dan individu memenuhi kebutuhannya akan jasa keuangan. Melalui kegiatan perkreditan dan berbagai jasa yang diberikan, bank melayani kebutuhan pembiayaan serta melancarkan mekanisme sistem pembayaran bagi semua sektor perekonomian. Dalam perbankan Indonesia, dikenal dua macam sistem bank umum, yaitu : (a) bank umum sistem konvensional, dan (b) bank umum sistem syari'ah.

Kondisi perbankan Indonesia mulai mengalami perbaikan setelah dikeluarkannya deregulasi pemerintah dalam bidang perbankan. Deregulasi-deregulasi inidikeluarkan untuk memperbaiki kinerja dunia perbankan yang selanjutnya diharapkan dapat mendorong perkembangan sektor riil.