

INTISARI

Penelitian ini bertujuan untuk menganalisis dan membandingkan kinerja keuangan dan risiko antara bank umum konvensional (BUK) dan bank umum syariah (BUS) di Indonesia selama periode 2016–2020. Data yang digunakan dalam penelitian ini merupakan data sekunder yang diperoleh dari laporan keuangan triwulanan yang dipublikasikan oleh bank-bank yang bersangkutan dan data dari Otoritas Jasa Keuangan (OJK).

Penelitian ini menggunakan sampel 30 bank umum konvensional (BUK) dan 10 bank umum syariah (BUS) dengan periode penelitian, yaitu kuartal I 2016 sampai dengan kuartal IV 2020. Kinerja Keuangan diproksikan dalam rasio ROA, ROE, BOPO, LDR/FDR, TAGR, serta LAR/FAR dan EAR, sedangkan indikator risiko diproksikan dalam rasio NPL/NPF Gross. Data dalam penelitian ini dianalisis menggunakan analisis statistik deskriptif dan Uji Non-parametrik Mann Whitney-U dengan tingkat signifikansi 5%, dilakukan karena uji normalitas gagal. Temuan dari studi ini mengungkapkan adanya perbedaan signifikan pada variabel ROA, ROE, BOPO, serta LAR/FAR dan EAR. Namun demikian, tidak ada perbedaan signifikan yang ditemukan pada rasio LDR/FDR serta TAGR antara BUK dan BUS.

Kata Kunci: *bank umum konvensional (BUK), bank umum syariah (BUS), kinerja keuangan, risiko, stabilitas ekonomi*

ABSTRACT

This study aims to analyze and compare the financial performance and risk between conventional commercial banks (BUK) and Islamic commercial banks (BUS) in Indonesia during the period 2016–2020. The data used in this study are secondary data obtained from the quarterly financial reports published by the respective banks and data from the Otoritas Jasa Keuangan (OJK).

The study uses a sample of 30 conventional commercial banks (BUK) and 10 Islamic commercial banks (BUS) with the research period being from the first quarter of 2016 to the fourth quarter of 2020. Financial performance is proxied by the ratios of ROA, ROE, BOPO, LDR/FDR, and TAGR, as well as LAR/FAR and EAR, while the risk indicator is proxied by the NPL/NPF Gross ratio. The data in this study were analyzed using descriptive statistical analysis and the Non-parametric Mann Whitney-U Test with a significance level of 5%, conducted due to the failure of normality tests. The findings of this study reveal significant differences in the variables of ROA, ROE, BOPO, as well as LAR/FAR and EAR. However, no significant differences were found in the LDR/FDR and TAGR ratios between BUK and BUS.

Keywords: *conventional commercial banks (BUK), Islamic commercial banks (BUS), financial performance, risk, economic stability*