



INTISARI

Penelitian ini bertujuan untuk mengetahui dan menganalisis perbandingan profitabilitas (ROA) Bank Umum Konvensional (BUK) dan Bank Umum Syariah (BUS) periode 2013-2018 yang dipengaruhi oleh determinan yang dijelaskan dalam penelitian Dietrich dan Wanzenried (2013). Selain membandingkan profitabilitas BUK dengan BUS, penelitian ini juga menguji variabel-variabel determinan yang mempengaruhi ROA. Variabel determinan tersebut terdiri dari faktor internal (*capital ratio*, *cost-to-income ratio (CIR)*, *bank size*, kepemilikan, dan *nationality*) dan faktor eksternal (inflasi dan pertumbuhan PDB). Hasil penelitian ini menunjukkan bahwa profitabilitas (ROA) BUK lebih baik dibandingkan dengan BUS. Untuk determinan ROA, secara simultan *capital ratio*, *cost-to-income ratio (CIR)*, *bank size*, kepemilikan, *nationality*, inflasi, dan pertumbuhan PDB berpengaruh signifikan terhadap profitabilitas (ROA). Secara parsial *capital ratio*, kepemilikan, serta *nationality* berpengaruh signifikan terhadap profitabilitas (ROA).

Kata kunci: profitabilitas, ROA, faktor internal, faktor eksternal, *capital ratio*, *cost-to-income ratio (CIR)*, *bank size*, kepemilikan, *nationality*, inflasi, pertumbuhan PDB.



ABSTRACT

This study aims to find out and analyze comparisons profitability (ROA) of conventional banks and Islamic banks period 2013-2018 which is influenced by the determinants described in research by Dietrich and Wanzenried (2013). Besides comparing profitability, this study also examines the determinant variables which are affect ROA. The determinant variable consists of internal factors (capital ratio, cost-to-income ratio (CIR), bank size, ownership, and nationality) and external factors (inflation and GDP). The results of this study indicate that profitability (ROA) of conventional bank is better than Islamic bank. For determinant ROA, simultaneously capital ratio, cost-to-income ratio (CIR), bank size, ownership, nationality, inflation, and GDP have a significant effect towards profitability (ROA). Partially capital ratio, ownership, and nationality has a significant effect on profitability (ROA).

Keywords: profitability, ROA, internal factors, external factors, capital ratios, cost-to-income ratio (CIR), bank size, ownership, nationality, inflation, GDP.