

ANALISIS PERBEDAAN TINGKAT KESEHATAN BANK ANTARA BANK KONVENSIONAL DAN BANK SYARIAH DENGAN METODE RGEC

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Abstrak

Penelitian ini bertujuan untuk mengetahui perbedaan tingkat kesehatan bank antara bank konvensional dan bank syariah pada periode 2018-2021. Penilaian perbedaan tingkat kesehatan bank menggunakan metode RGEC yang meliputi faktor *Risk Profile*, *Good Corporate Governance*, *Earnings*, dan *Capital*. Populasi yang digunakan yaitu bank umum konvensional dan bank umum syariah yang berjumlah 16 bank. Sampel penelitian ini data laporan keuangan tahunan bank dari 8 Bank Konvensional dan 8 Bank Syariah dengan pemilihan kriteria menggunakan teknik *purposive sampling*. Analisis data yang digunakan metode analisis deskriptif, Uji Normalitas, dan Uji Hipotesis *Independent Sampel T-Test*. Hasil penelitian menunjukkan bahwa tidak terdapat perbedaan secara signifikan tingkat kesehatan bank dari faktor *risk profile* (LDR), GCG, *earnings* (BOPO), dan permodalan (*capital*). Terdapat perbedaan secara signifikan tingkat kesehatan bank dari faktor *risk profile* (NPL) dan *earnings* (ROA) Bank Syariah dipengaruhi oleh jumlah dana pihak ketiga dan jumlah asset yang dimiliki pada periode tertentu.

Kata kunci: Risk Profile, GCG, Earnings, Capital, dan Kesehatan Bank.

ANALYSIS OF DIFFERENCES IN BANK HEALTH LEVEL BETWEEN CONVENTIONAL BANKS AND SHARIAH BANKS USING RGEC METHOD

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Abstract

This study aims to determine differences in the level of bank soundness between conventional banks and Islamic banks in the 2018-2021 period. Assessment of differences in bank soundness levels uses the RGEC method which includes Risk Profile, Good Corporate Governance, Earnings, and Capital factors. The population used is all conventional commercial banks and Islamic commercial banks totaling 129 banks. The sample of this study is the bank's annual financial report data from 8 Conventional Banks and 8 Islamic Banks with the selection criteria using purposive sampling technique. Data analysis used descriptive analysis method, Normality Test, and Independent Sample T-Test Hypothesis Test. The results showed that there were no significant differences in the risk profile (LDR), GCG, earnings (BOPO), and capital factors. which means that the two banks have good performance as long as they are able to fulfill the obligation to place the value of financial ratios at a certain ratio in accordance with the policies set by Bank Indonesia and OJK. While there are significant differences, namely the risk profile (NPL) factor, earnings (ROA) namely Islamic Banks are influenced by the amount of third party funds and the number of assets owned in a certain period.

Keyword: Risk Profile, GCG, Earnings, Capital, and Bank Health.