

ABSTRACT

This study aims to measure the performance of Islamic banking in Brunei Darussalam, Indonesia and Malaysia based on the REC method. In addition, this study aims to determine whether there are differences in the performance of Islamic banking in Brunei Darussalam, Indonesia and Malaysia based on the REC method. This research uses quantitative methods. The population in this study is all Islamic banking in Brunei Darussalam, Indonesia and Malaysia which issued Annual report from 2015-2018. The data used uses secondary data. Testing data was tested with SPSS 21. The results showed that there were differences in the performance of Islamic banking between Islamic banking in the country of Brunei Darussalam, Islamic banking in Indonesia and Islamic banking in Malaysia on the NPF and BOPO ratios based on the RGEC Method from 2015 to 2018. While the fourth ratio of the performance of Islamic banking in the country of Brunei Darussalam, Islamic banking in Indonesia and Islamic banking in Malaysia, namely the FDR, ROA and CAR ratios based on the REC method from 2015 to 2018 there were no significant differences.

Keyword: Sharia Banking Performance in Brunei Darussalam, Indonesia and Malaysia, REC

ABSTRAK

Penelitian ini bertujuan untuk mengukur kinerja perbankan syariah di Brunei Darussalam, Indonesia dan Malaysia berdasarkan metode REC. Selain itu penelitian ini bertujuan untuk mengetahui apakah ada perbedaan kinerja perbankan syariah di Brunei Darussalam, Indonesia dan Malaysia berdasarkan metode REC. Penelitian ini menggunakan metode kuantitatif. Populasi dalam penelitian ini adalah seluruh perbankan syariah di Brunei Darussalam, Indonesia dan Malaysia yang mengeluarkan laporan Annual report dari tahun 2015-2018. Data yang digunakan menggunakan data sekunder. Pengujian data diuji dengan SPSS 21. Hasil penelitian menunjukkan bahwa terdapat perbedaan kinerja perbankan syariah antara perbankan syariah yang ada di negara Brunei Darussalam, perbankan syariah di Indonesia dan perbankan syariah di Malaysia pada rasio NPF dan BOPO berdasarkan Metode RGEC dari tahun 2015 hingga 2018. Sementara keempat rasio kinerja perbankan syariah di negara Brunei Darussalam, perbankan syariah di Indonesia dan perbankan syariah di Malaysia yakni rasio FDR, ROA dan CAR berdasarkan metode REC tahun 2015 hingga 2018 tidak terdapat perbedaan yang signifikan.

Kata Kunci : Kinerja Perbankan Syariah di Brunei Darussalam, Indonesia dan Malaysia, REC