

ABSTRACT

Fauziyah Agustin, *Comparative Analysis of Sharia Banking Performance Assesed from Two Approaches: RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) and SCnP (Sharia Conformity and Profitability) (Comparative Study of Twi Countries: Indonesia and Malaysia). Under the Guidance of Erfan Muhammad, S.E., M.Ak., Ak., CPA., CA.*

The purpose of this study is to examine wether there are differences in the performance of Islamic Banking in Indonesia and Malaysia in terms of two approaches, namely RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital) and SCnP (Sharia Conformity and Profitability). This study uses a quantitative approach. The population in this study were 30 islamic banks consisting of 14 Islamic Commercial Banks in Indonesia and 16 Islamic Commercial Banks in Malaysia. Sampling using purposive sampling technique and analyzed using the Independent Sample T-Test. The sample obtained from this study were 29 samples consisting of 13 Isalmic Commercial Banks in Indonesia and 16 Islamic Commercial Banks in Malaysia. The results of this study indicate that there are differences in the NPF and GCG ratios based on the RGEC method, while the FDR, ROA, ROE, BOPO, nad CAR ratios have no differences. In the SCnP method, there are only differences in the islamic investment ratio, while in the ratio of islamic income, profit sharing, ROA, ROE, and profit margin there are no differences.

Keyword: RGEC, SCnP, Islamic Banking

ABSTRAK

Fauziyah Agustin, Analisis Komparasi Kinerja Keuangan Perbankan Syariah Ditinjau Dari Dua Pendekatan: RGEK (*Risk Profile, Good Corporate Governance, Earnings, and Capital*) dan SCnP (*Sharia Conformity and Profitability*) (Studi Komparasi Dua Negara: Indonesia dan Malaysia) Dibawah bimbingan Erfan Muhammad, S.E., M.Ak., Ak., CPA., CA.

Tujuan dari penelitian ini adalah untuk menguji apakah terdapat perbedaan kinerja perbankan syariah di Indonesia dan Malaysia yang ditinjau dari dua pendekatan yaitu RGEK (*Risk Profile, Good Corporate Governance, Earnings, and Capital*) dan SCnP (*Sharia Conformity and Profitability*). Penelitian ini menggunakan pendekatan kuantitatif. Populasi dalam penelitian ini sebanyak 30 perbankan syariah yang terdiri dari 14 Bank Umum Syariah di Indonesia dan 16 Bank Umum Syariah di Malaysia. Pengambilan sampel menggunakan teknik *purposive sampling* dan dianalisis menggunakan *Independent Sample T-Test*. Sampel yang diperoleh dari penelitian ini sebanyak 29 sampel yang terdiri dari 13 Bank Umum Syariah di Indonesia dan 16 Bank Umum Syariah di Malaysia. Hasil penelitian ini menunjukkan bahwa terdapat perbedaan pada rasio NPF dan GCG berdasarkan metode RGEK, sedangkan rasio FDR, ROA, ROE, BOPO, dan CAR tidak terdapat perbedaan. Pada metode SCnP yang terdapat perbedaan hanya pada rasio investasi syariah, sedangkan pada rasio pendapatan syariah, *profit sharing*, ROA, ROE, dan *profit margin* tidak terdapat perbedaan.

Kata Kunci: RGEK, SCnP, perbankan syariah