

ABSTRACT

Moch. Fahriza Mauludin, Comparative Analysis of Financial Performance of Sharia Banks and Conventional Banks in Indonesia by Dupont System Techniques Period 2012-2016. Under guidance of Dr. Rita Yuliana, S.E., MSA., Ak., CA. dan Muhammad Syam Kusufi, S.E., M.Sc.

Nowadays, the growth of sharia banks has recently increased in terms of total assets, total third parties fund, and total financing disbursed. This study aims to determine the development and comparison of sharia banks and conventional banks in Indonesia period 2012-2016 using dupont system analysis.

The method in this research is quantitative. The sampling technique was conducted based on purposive sampling, so that 11 sharia banks and 11 conventional banks became the samples of this research. Data analysis for hypothesis using mann whitney u-test.

The result showed that there were significant differences in the performance of NPM, TATO, ROI of sharia banks and conventional banks in Indonesia. The calculation results show that sharia banks have higher performance on TATO ratio, while conventional banks have higher performance on ratio of NPM and ROI. Hypothesis testing results can be declared H_0 rejected and H_a accepted. Based on the analysis of dupont system can be declared the financial performance of conventional banks better than sharia banks.

Keywords: *Financial performance, Dupont System, NPM, TATO, ROI, Bank*

ABSTRAK

Moch. Fahriza Mauludin, Analisis Perbandingan Kinerja Keuangan Bank Umum Syariah dan Bank Umum Konvensional di Indonesia dengan Teknik *Dupont System* Periode 2012-2016. Dibawah bimbingan Dr. Rita Yuliana, S.E., MSA., Ak., CA. dan Muhammad Syam Kusufi, S.E., M.Sc.

Dewasa ini pertumbuhan bank umum syariah selalu mengalami peningkatan apabila dilihat dari total aset, total dana pihak ketiga, dan total pembiayaan yang disalurkan. Penelitian ini bertujuan untuk mengetahui perkembangan dan perbandingan kinerja keuangan bank umum syariah dan bank umum konvensional di Indonesia periode 2012-2016 menggunakan pendekatan analisis *dupont system*.

Metode dalam penelitian ini adalah kuantitatif. Teknik pengambilan sampel dilakukan berdasarkan *purposive sampling*, sehingga diperoleh 11 bank umum syariah dan 11 bank umum konvensional yang menjadi sampel penelitian ini. Analisis data untuk pengujian hipotesis menggunakan uji *mann whitney u-test*.

Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan antara kinerja NPM, TATO, ROI pada bank umum syariah dan bank umum konvensional di Indonesia. Hasil perhitungan rasio menunjukkan bank umum syariah lebih tinggi kinerjanya pada rasio TATO, sedangkan bank umum konvensional lebih tinggi kinerjanya pada rasio NPM dan ROI. Hasil pengujian hipotesis dapat dinyatakan H_0 ditolak dan H_a diterima. Berdasarkan analisis *dupont system* dapat dikatakan bahwa kinerja keuangan bank umum konvensional lebih baik dibandingkan bank umum syariah.

Kata Kunci: Kinerja Keuangan, *Dupont System*, NPM, TATO, ROI, Bank