

# Analisis perbedaan profitabilitas dan kualitas aset antara Bank umum Syariah dan Bank umum konvensional di Indonesia tahun 2010-2012 = Analysis of profitability and asset quality differences between Islamic Banks and conventional Banks in Indonesia for the period of 2010-2012

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## Abstrak

Penelitian ini bertujuan untuk menganalisa perbedaan profitabilitas dan kualitas aset antara bank umum syariah dengan bank umum konvensional di Indonesia pada periode 2010-2012. Selain itu juga disertakan beberapa variabel kontrol untuk mengetahui pengaruh variabel kontrol tersebut terhadap profitabilitas maupun kualitas aset bank di Indonesia. Penelitian ini menggunakan metode regresi data panel.

Hasil penelitian ini adalah bank umum syariah memiliki profitabilitas dan kualitas aset lebih rendah dibandingkan bank umum konvensional. Variabel kontrol equity to total asset, BOPO, loan loss provision, deposit growth, serta size berpengaruh signifikan terhadap profitabilitas bank. Variabel kontrol lagged return on equity, size, dan loan to total asset berpengaruh signifikan terhadap kualitas aset bank, sedangkan variabel equity to total asset dan lagged BOPO tidak berpengaruh signifikan terhadap kualitas aset bank.

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The aim of this research is to analyze the difference of profitability and asset quality between Islamic bank and conventional bank in Indonesia for the period of 2010-2012. Moreover this study also included some control variables to find out its effect to bank profitability and asset quality in Indonesia. This research uses panel data regression.

The results of this research indicate that Islamic bank has less profitability and asset quality than conventional bank. Control variables equity to total asset, BOPO, loan loss provision, deposit growth, and size have a significant effect on bank profitability. Control variables lagged return on equity, size, and lagged loan to total asset have significant effect bank asset quality, while variable equity to total asset and lagged BOPO have no significant effect on bank asset quality.