

## Perbandingan rasio profitabilitas efisiensi likuiditas dan risiko pada bank syariah dan bank konvensional di Indonesia = Comparative of profitability efficiency liquidity and risk ratios between islamic and conventional bank in Indonesia

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### Abstrak

Penelitian ini bertujuan untuk membandingkan profitabilitas, efisiensi, likuiditas dan risiko antara bank syariah yang berbasis profit-loss-sharing dan bank konvensional yang berbasis bunga di Indonesia dengan menggunakan 18 rasio keuangan. Kolmogorov-Smirnov test digunakan untuk menguji distribusi normalitas data. Pengujian hipotesis untuk data normal menggunakan uji t yang mencakup Return on Asset (ROA), Return on Equity (ROE), Profit Margin (PM), dan Retained Earning to Asset (RETA), sedangkan untuk data yang tidak normal yaitu Return on Deposit (ROD), Net Operating Margin (NOM), Operating Expense to Asset (OEA), Operating Income to Asset (OIA), Operating Expense to Revenue (OER), Asset Turn Over (ATO), Net Interest Margin (NIM), Net Non-Interest Margin (NNIM), Cash to Asset (CTA), Cash to Deposit (CTD), Deposit to Asset (DTA), Equity Multiplier (EM), Equity to Deposit (ETD) dan Total Liabilities to Asset (TLE), digunakan uji Mann Whitney. Penelitian menggunakan 17 data bank syariah dan 52 data bank konvensional dari tahun 2008 sampai dengan tahun 2011. Hasil penelitian menunjukkan untuk profitabilitas bank konvensional lebih baik dibandingkan bank syariah, sedangkan efisiensi, likuiditas dan risiko antara bank syariah dan bank konvensional relatif sama.

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The purpose of this study is to compare profitability, efficiency, liquidity, and risk between profit-loss-sharing-based Islamic bank and interest-based bank in Indonesia using 18 financial ratios. Kolmogorov-mimov test was used to examine the normal distribution. T-test was used to test normal data that consist of Return on Asset (ROA), Return on Equity (ROE), Profit Margin (PM), and Retained Earning to Asset (RETA), while Mann Whitney test was used to test abnormal data such as Return on Deposit (ROD), Net Operating Margin (NOM), Operating Expense to Asset (OEA), Operating Income to Asset (OIA), Operating Expense to Revenue (OER), Asset Turn Over (ATO), Net Interest Margin (NIM), Net Non-Interest Margin (NNIM), Cash to Asset (CTA), Cash to Deposit (CTD), Deposit to Asset (DTA), Equity Multiplier (EM), Equity to Deposit (ETD) as well as Total Liabilities to Asset (TLE). This study used 17 Islamic banks data and 52 conventional banks data from 2008 to 2011. The results show that conventional banks? profitability is better than Islamic bank, whereas efficiency, liquidity, and risk are relatively equal.