

# Kinerja risiko dan sistem bank konvensional dan bank syariah di Indonesia = Performance risk and system of conventional banking and islamic banking in Indonesia

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## Abstrak

[<b>ABSTRAK</b>

Penelitian ini bertujuan untuk mengetahui perbedaan antara bank konvensional dan bank syariah di Indonesia dengan menggunakan ukuran kinerja, risiko, dan sistem bank. Kelompok ukuran kinerja yang digunakan adalah rasio profitabilitas dan rasio likuiditas. Ukuran risiko yang digunakan adalah risiko kredit dan insolvency risk. Ukuran sistem yang digunakan adalah rasio struktur aset dan sistem operasional. Metode yang digunakan adalah regresi logistik. Peneliti menemukan bahwa terdapat perbedaan antara bank konvensional dan bank syariah dilihat dari rasio keuangan. Bank konvensional memiliki nilai rasio yang lebih besar pada rasio ROA, CTD, LLR, LTD, DTA, FAA dan OBSIA. Sedangkan bank syariah memiliki nilai rasio yang lebih besar pada rasio NPL dan DTE.

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<i><b>ABSTRACT</b>

;This study aims to determine the difference between conventional banks and Islamic banks in Indonesia by using performance indicators, risk indicators, and system. Performance indicators used are the ratio of profitability and liquidity ratio. Risk indicators used are credit risk and insolvency risk. System indicators used are the ratio of asset structure and operational system. The method used is logistic regression. Researchers found that there is a difference between conventional banks and Islamic banks seen from the financial ratios. Conventional banks have greater value on ROA, CTD, LLR, LTD, DTA, FAA and OBSIA. While Islamic banks have greater value in NPL and DTE.

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