

Analisis disparitas bank syariah dan bank konvensional di Indonesia: model bisnis, efisiensi, stabilitas, dan profitabilitas = Disparity analysis between syariah bank and conventional bank in Indonesia business model efficiency stability and profitability

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Abstrak

ABSTRAK

Fokus utama penelitian ini adalah untuk mengetahui perbandingan bank syariah dan bank konvensional di Indonesia pada model bisnis, efisiensi, stabilitas, dan profitabilitas. Model bisnis diukur dengan menggunakan analisa uji Mann-Whitney melalui 3 tiga indikator, yaitu Fee Based Income Ratio, Non Deposit Funding Ratio, dan Loans Deposit Ratio. Efisiensi diukur dengan menggunakan analisa uji Mann-Whitney melalui 2 dua indikator, yaitu Operating Cost Ratio dan Cost Income Ratio. Stabilitas diukur dengan menggunakan analisa uji Mann-Whitney melalui indikator Z-Score. Dan profitabilitas diukur dengan menggunakan analisa uji Mann-Whitney melalui 2 dua indikator, yaitu return on asset ROA dan return on equity ROE , serta analisa regresi data panel dengan metode pengolahan fixed effect melalui 1 satu indikator, yaitu pengaruh tingkat persaingan terhadap profitabilitas, yang diukur masing-masing menggunakan ROA dan ROE, dimana tingkat persaingan diukur dengan menggunakan lerner index. Dengan menggunakan data pada 69 bank konvensional dan 10 bank syariah di Indonesia selama periode kuartal ketiga tahun 2010 s.d. kuartal kedua tahun 2014, hasil penelitian menunjukkan bahwa pertama, model bisnis bank syariah dan bank konvensional berbeda, dimana bank konvensional lebih baik daripada bank syariah. Kedua, efisiensi bank syariah dan bank konvensional berbeda, dimana bank syariah lebih baik daripada bank konvensional. Ketiga, stabilitas berbeda, dimana bank konvensional lebih stabil daripada bank syariah. Dan keempat, profitabilitas berbeda, dimana dengan menggunakan analisa uji Mann-Whitney ditemukan bahwa bank konvensional memiliki profitabilitas yang lebih tinggi daripada bank syariah, namun dengan menggunakan pengaruh tingkat persaingan terhadap profitabilitas ditemukan bahwa tingkat persaingan berpengaruh lebih besar untuk meningkatkan profitabilitas pada bank syariah daripada bank konvensional. Kata Kunci: disparitas, model bisnis bank, efisiensi bank, stabilitas bank, profitabilitas bank, tingkat persaingan bank

ABSTRACT

The main focus of this thesis is to study disparities between syariah banks and conventional banks in Indonesia by business model, efficiency, stability, and profitability. The business model is measured using Mann Whitney test analysis by 3 three indicator, which is fee based income ratio, non deposit funding ratio, and loans deposit ratio. The efficiency is measured using Mann Whitney test analysis by 2 two indicator, which is operating cost ratio and cost income ratio. The stability is measured using Mann Whitney test analysis by 1 one indicator, which is Z Score. And profitability is measured using Mann Whitney test analysis by 2 two indicator, which is return on asset ROA and return on equity ROE , and using panel data fixed effect method by 1 one indicator, which is the impact of competition on the profitability, which is measured by ROA and ROE, and competition is measured by lerner index. By using data 69 conventional

banks and 10 syariah banks in Indonesia, started from the 3rd quarter of 2010 until the 2nd quarter of 2014, the research shows that first, business model syariah and conventional banks is different, where conventional banks is better than syariah banks. Second, efficiency syariah and conventional banks is different, where syariah bank is better than conventional bank. Third, stability syariah and conventional banks isn't different. And fourth, profitability is different, where by using Mann Whitney test analysis, the research shows that conventional banks have higher profitability than syariah banks, but by using impact of competitive condition on the profitability, the research shows that competition will have a greater effect to improve profitability in syariah banks than conventional banks. Key words disparity, bank business model, bank efficiency, bank stability, bank profitability, bank competition