ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan kinerja keuangan bank syariah dan bank konvensional yang terdaftar di BEI periode 2021-2023. Analisis rasio yang digunakan dalam penelitian ini ialah *Non Performing Loan, Loan to Deposit Ratio, Return On Asset*, Beban Operasional Pendapatan Operasional dan *Capital Adequacy Ratio*. Penelitian ini mengambil 45 perusahaan yang merupakan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) untuk digunakan sebagai sampel. Analisis data yang digunakan dalam penelitian ini ialah analisis statistik deskriptif, metode REC (*Risk Profile, Earning, Capital*), Uji Normalitas dan Uji Hipotesis. Hasil uji t mengunakan uji beda dua rata-rata (*independent sample t test*) menunjukkan tidak terdapat perbedaan signifikan *Non Performing Loan, Loan to Deposit Ratio, Return On Asset*, Beban Operasional Pendapatan Operasional dan *Capital Adequacy Ratio* bank syariah dan bank konvensional. Hasil uji menggunakan metode REC (*Risk Profile, Earning, Capital*) menunjukkan NPL, LDR, BOPO dan CAR pada bank konvensional dan bank syariah tidak memiliki perbedaan signifikan, sedangkan ROA pada bank syariah dan bank konvensional memiliki perbedaan signifikan dimana nilai rata-rata ROA bank syariah menunjukkan kategori sehat sedangkan nilai rata-rata ROA bank konvensional dalam kategori tidak sehat.

Kata Kunci : *Non Performing Loan, Loan to Deposit Ratio, Return On Asset*, Beban Operasional Pendapatan Operasional dan *Capital Adequacy Ratio*

ABSTRACT

This study aims to determine the differences in the financial performance of Islamic banks and conventional banks listed on the IDX for the period 2021-2023. The ratio analysis used in this study is Non Performing Loan, Loan to Deposit Ratio, Return On Asset, Operating Expenses Operating Income and Capital Adequacy Ratio. This study took 45 companies which are banking companies listed on the Indonesia Stock Exchange (IDX) to be used as samples. The data analysis used in this study is descriptive statistical analysis, REC method (Risk Profile, Earning, Capital), Normality Test and Hypothesis Test. The results of the t-test using the two-mean difference test (independent sample t-test) showed that there was no significant difference in Non Performing Loan, Loan to Deposit Ratio, Return On Asset, Operating Expenses Operating Income and Capital Adequacy Ratio of Islamic banks and conventional banks. The test results using the REC (Risk Profile, Earning, Capital) method show that NPL, LDR, BOPO and CAR in conventional banks and Islamic banks do not have significant differences, while ROA in Islamic banks and conventional banks has significant differences where the average ROA value of Islamic banks shows a healthy category while the average ROA value of conventional banks is in the unhealthy category.

Keywords : Non Performing Loan, Loan to Deposit Ratio, Return On Asset, Operating Expenses Operating Income and Capital Adequacy Ratio