ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan antara perbankan konvensional dan perbankan syariah di Indonesia dari sisi model bisnis, efisiensi, kualitas aset dan stabilitas. Untuk membandingkan model bisnis digunakan rasio *fee based income* dan *Loan to Deposit Ratio,* efisiensi digunakan rasio *Cost Income Ratio* dan *Overhead cost*, kualitas aset digunakan rasio *Loan Loss Provision* dan *Non-Performing Loan*, serta stabilitas digunakan rasio *Return on Asset, Equity to Total Asset Ratio,* dan *Z-Score*. Sampel penelitian berasal dari Direktori Perbankan Indonesia tahun 2008-2012. Jumlah observasi adalah sebanyak 348 observasi pada perbankan konvensional dan 39 observasi pada perbankan syariah dengan menggunakan metode *purposive sampling*. Teknik analisis yang digunakan dalam penelitian ini adalah *Mann Whitney U-test*. Dari hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada efisiensi, kualitas aset dan stabilitas antara perbankan konvensional dan perbankan syariah, sedangkan pada model bisnis tidak terdapat perbedaan yang signifikan pada indikator *fee based income* dan terdapat perbedaan yang signifikan pada indikator *Loan to Deposit Ratio*.

Kata kunci: bank syariah, bank konvensional, model bisnis, efisiensi, kualitas aset, stabilitas

ABSTRACT

This study aims to determine the difference between conventional banking and Islamic banking in Indonesia on the business model, efficiency, asset quality and stability. To compare the business model, this study uses the ratio of fee-based income and loan to deposit ratio, Cost Income Ratio and Overhead costs are used to compare efficiency, the ratio of Loan Loss Provision and Non-Performing Loan are used to compare asset quality, and Return on Assets, Equity to Total Asset Ratio, and Z-Score are used to compare the stability. The research sample is derived from the Indonesian Banking Directory 2008-2012. The number of observations are 348 observations on conventional banking, and 39 observation in Islamic banking using purposive sampling method. The analysis technique used is *Mann Whitney U-test*. The results showed that there are significant differences in the efficiency, asset quality and stability between conventional banking and Islamic banking, while there is no significant difference on the business model in fee based income indicator and there are significant differences in Loan to Deposit Ratio indicator.

Keywords: Islamic banking, conventional banking, business model, efficiency, asset quality, stability