

**KEMENTERIAN RISET, TEKNOLOGI DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

PROGRAM STUDI : EKONOMI ISLAM
DAFTAR No :

ABSTRAK
SKRIPSI SARJANA EKONOMI ISLAM

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TAHUN PENYUSUNAN : 2017

JUDUL:

Analisis Perbandingan Bisnis Model, Stabilitas, Kinerja Keuangan Bank Umum Syariah dan Bank Umum Konvensional Periode 2012-2016.

ISI:

Tujuan dari penelitian ini adalah untuk mengetahui ada tidaknya perbedaan bisnis model, stabilitas, serta kinerja keuangan antara bank pada bank umum syariah dan bank umum konvensional periode 2012-2016. Pengukuran bisnis model bank umum syariah dan bank umum konvensional dalam penelitian ini menggunakan *fee based income ratio*, *financing to deposit ratio*, pertumbuhan dana pihak ketiga, stabilitas bank menggunakan *z-score*, dan kinerja keuangan dengan *net profit margin ratio*.

Metode penelitian yang digunakan adalah metode kuantitatif. Populasi penelitian ini adalah bank umum syariah dan bank umum konvensional di Indonesia dan sampel penelitian menggunakan tiga bank umum syariah dan enam bank umum konvensional yang memiliki tipe model bisnis *commercial banking*, kemudian dilakukan uji beda dengan menggunakan *Independent Sample t-test* dan *Mann-Whitney test*.

Analisis perbandingan yang dilakukan menunjukkan bahwa terdapat perbedaan bisnis model pada *secondary banking* bank, yaitu *fee based*, tidak terdapat perbedaan bisnis model pada fungsi *primary banking*, yaitu pertumbuhan dana pihak ketiga dan *financing to deposit ratio*. Tidak terdapat perbedaan stabilitas bank yang diukur menggunakan *z-score*. Terdapat perbedaan kinerja keuangan yang diukur dengan *net profit margin*.

Kata Kunci: bisnis model, stabilitas bank, kinerja keuangan, *commercial banking*,

**MINISTRY OF RESEARCH TECHNOLOGY AND HIGHER EDUCATION
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ABSTRACT

ISLAMIC ECONOMICS BACHELOR DEGREE THESIS

NAME : YANNANI MUTIARA DEWI
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COMPOSED YEAR : 2017

TITLE:

Comparative analysis in business model, stability, and financial performance of Islamic banks dan conventional bank year of period 2012-2016.

CONTENTS:

The aim of study was determine the difference in business model, banking stability, and financial performance of Islamic banks and conventional banks around period 2012-2016. The variables used of business model are fee based income ratio, financing to deposit ratio, growth of third-party funds ratio, net profit margin ratio variable used in banking stability are z-score, and financial performance use net profit margin ratio.

Thus study used quantitative research method. The populations of this research are Islamic banks and conventional banks in Indonesia. This research used three Islamic banks and six conventional banks which have commercial banking business model type as a sample, the analyzed by comparative analysis test using Independent Sample t-test and Mann Whitney test.

The comparative analysis result in business model showed that there are differences in secondary banking, that is fee based income, while there showed no differences in primary banking, that are third-party fund ratio and financing to deposit ratio. There was showed no difference in banking stability measured using z-score. There was no difference in financial performance measured using net profit margin.

Keywords: business model, banking stability, financial performance, commercial banking