

Penelitian ini juga menunjukkan bahwa determinan kinerja perbankan syariah dan konvensional tidak jauh berbeda. Diharapkan pemerintah juga focus untuk regulasi perbankan syariah agar kinerja bisa bersaing dengan perbankan konvensional.

5.3. Keterbatasan Penelitian dan Arah Bagi Penelitian Selanjutnya

Keterbatasan dalam penelitian ini adalah tidak fokus membandingkan bank sesuai jenis dan fungsinya karena keterbatasan data. Saran bagi peneliti selanjutnya adalah sebaiknya membandingkan bank sesuai jenis dan fungsinya seperti bank umum devisa dengan bank syariah devisa.

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