ABSTRACT

This research attempts to analyze the performance comparison between conventional and Islamic Sharia Banking system. This research was done by having evaluation at PT Bank Mandiri Persero Tbk. and PT Bank Mega Tbk. in 2004- 2012. In evaluating the Bank performance, this research used CAMEL method which is included *Capital, Asset, Management, Earning,* and *Liquidity aspects.*

Those aspects were conducted in using qualitative and quantitative research methodology. Qualitative method was measured by using comparative descriptive analysis. On the other side, quantitative method was measured by counting the ratio then continued by having a test by using Menn- Whitney Test.

CAMEL method did not only measure the level of Bank liquidity, but also as an indicator in arranging the top rank and predicting the bankruptcy. As its importance of the function of the Bank whether conventional or Islamic Sharia Bank, hence Bank needs to improve its performance to sustain the secured liquidity.

The whole results of the research was gained from the difference in CAR, NPL, ROA, BOPO, and LDR which is really significant between PT Bank Mandiri Persero Tbk. and PT Bank Mega Tbk in conventional and Islamic Sharia type of Banking system.

Keywords: Bank Performance, CAMEL, Conventional Bank, Islamic Sharia Bank.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbandingan kinerja perbankan konvensional dan syariah pada Bank Mandiri dan Bank Mega tahun 2004-2012.Dalam mengevaluasi kinerja bank, metode yang digunakan dalam penelitian ini adalah metode *CAMEL* yang meliputi aspek *Capital, Asset, Management, Earning,* dan *Liquidity.*

Aspek tersebut dinilai menggunakan pendekatan kualitatif dan kuantitatif. Pendekatan kualitatif diukur dengan menggunakan analisis deskriptif komparatif, sedangkan pendekatan kuantitatif diukur dengan menghitung rasio yang selanjutnya melakukan uji beda dengan menggunakan Menn-Whitney test.

Metode *CAMEL* tidak sekedar mengukur tingkat kesehatan bank, tetapi juga digunakan sebagai indikator dalam menyusun peringkat dan memprediksi kebangkrutan bank.Mengingat begitu pentingnya fungsi dan peranan perbankan baik konvensional maupun syariah di Indonesia, maka pihak bank perlu meningkatkan kinerjanya agar tercipta perbankan yang sehat dan efisien.

Hasil penelitian secara keseluruhan diperoleh adanya perbedaan CAR, NPL, ROA, BOPO, dan LDR yang signifikan dalam Bank Mandiri dan Bank Mega baik di perbankan konvensional maupun di perbankan syariah.

Kata Kunci : Kinerja Bank, CAMEL, Bank Konvensional, Bank Syariah.