

PERBANDINGAN KINERJA BANK SYARIAH DAN BANK KONVENSIONAL DI INDONESIA PASCA PENGARUH FATWA MUI TENTANG KEHARAMAN BUNGA BANK

HERI FIDRIYANTO

*Program Studi Akuntansi - S1, Fakultas Ekonomi & Bisnis,
Universitas Dian Nuswantoro Semarang
URL : <http://dinus.ac.id/>
Email : fidriyantoheri@rocketmail.com*

ABSTRAK

Bank Syariah merupakan bank yang memiliki peraturan yang berazaskan antara lain pada azas kemitraan, keadilan, transparansi dan universal serta melakukan kegiatan usaha perbankan berdasarkan prinsip syariah. Selain Bank Syariah, sebelumnya sudah berkembang Bank Konvensional hingga sekarang. Dengan adanya Fatwa MUI tentang keharaman bunga bank, maka dapat mempengaruhi kinerja Bank Syariah maupun Bank Konvensional.

Populasinya adalah seluruh perusahaan perbankan Syariah dan Konvensional tahun 2003 dan tahun 2011. Sampel yang digunakan adalah 34 perbankan dengan pembagian : 2 Bank Syariah sebelum dan 2 Bank Syariah sesudah Fatwa MUI tentang keharaman bunga bank (total 4 bank) serta 15 Bank Konvensional sebelum dan 15 Bank Konvensional sesudah Fatwa MUI tentang keharaman bunga bank (total 30 bank). Jenis data dalam penelitian ini adalah data sekunder. Sumber data dalam penelitian ini adalah laporan keuangan perbankan yang terdaftar di BI. Metode pengumpulan data dalam penelitian ini menggunakan metode purposive sampling. Teknik analisis yang digunakan adalah Uji Wilcoxon Signed Rank Test, Uji Paired Sample T-Test dan Uji Multivariate Analysis of Variance (Manvoa).

Hasil penelitian menunjukkan bahwa Tidak terdapat perbedaan kinerja Bank Syariah dan Bank Konvensional sebelum dan sesudah dikeluarkannya Fatwa MUI tentang keharaman bunga bank.

Kata Kunci :Bank Syariah, Bank Konvensional, Kinerja, Fatwa MUI tentang keharaman Bunga Bank

Kata Kunci : Bank Syariah, Bank Konvensional, Kinerja, Fatwa MUI tentang keharaman Bunga Bank

THE PERFORMANCE COMPARISON OF ISLAMIC BANK AND CONVENTIONAL BANKS IN INDONESIA POST EFFECTS MUI PROHIBITIONS FATWA OF BANK INTEREST

HERI FIDRIYANTO

*Program Studi Akuntansi - S1, Fakultas Ekonomi & Bisnis,
Universitas Dian Nuswantoro Semarang
URL : <http://dinus.ac.id/>
Email : fidriyantoheri@rocketmail.com*

ABSTRACT

Islamic Bank is a bank that has regulations based on several principles i.e. partnership, fairness, transparency, and universal, and conduct banking activities based on Islamic principles. In addition to Islamic Bank, Conventional Banks have previously developed until now. With the MUI's fatwa on prohibition of bank interest, then it can affect the performance of Islamic banks and conventional banks.

The population is the entire Islamic and conventional banking companies in 2003 and 2011. The samples used were 34 companies with division: 2 Islamic Banks before and 2 after the MUI's fatwa on prohibition of bank interest (total 4 banks), and 15 conventional banks before and 15 after the MUI's fatwa on prohibition of bank interest (total 30 banks). The type of data in this study is secondary data. Sources of secondary data in this study are secondary data. Methods of data collection in this study using the method of purposive sampling. The analysis techniques used are The Wilcoxon Signed Rank Test, The Paired Sample T-Test, and The Multivariate Analysis of Variance (MANVOA).

The results showed that there was no difference in the performance of Islamic Banks and Conventional Banks before and after the issuance of the MUI's fatwa on prohibition of bank interest.

Keywords : Performance, Islamic Banks, Conventional Banks, Fatwa MUI about interest prohibition.

Keyword : Bank Syariah, Bank Konvensional, Kinerja, Fatwa MUI tentang keharaman Bunga Bank