Comparative Analysis of Financial Performance of Conventional Banks and Islamic Banks Listed on the Indonesia Stock Exchange (BEI)

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Abstract

This study aims to determine whether there are significant differences in the financial performance of Islamic banking and conventional banking listed on the Indonesia Stock Exchange (IDX) using five financial ratios, namely, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Return on Asset (ROA), Operating Expenses Operating Income (BOPO), and Total Asset Turnover (TATO). The method used in this research is descriptive quantitative. The data analysis technique used is the Independent Sample T-test to see if there is a significant difference between the financial performance of Islamic banking and conventional banking. The results of this study indicate that there are significant differences in CAR and TATO ratios between Islamic banks and conventional banks. While in the ratio of NPL, ROA, and BOPO there is no significant difference between Islamic banks and conventional banks. When viewed based on the average value (mean), the financial performance based on BOPO conventional banks are better than Islamic banks. However, when viewed from the CAR, NPL, ROA, and TATO ratios, the financial performance of Islamic Banks is better than that of Conventional Banks.

Keyword: CAR, NPL, ROA, BOPO, TATO

INTRODUCTION

The Indonesian economy is strongly supported by the banking sector. Banks help stimulate investment and economic growth by providing loans. Banking also plays an important role in providing credit to small and medium enterprises, which are an important economic resource in Indonesia. Additionally, banks play an important role in helping governments finance infrastructure and economic development projects. They do this by purchasing government bonds and providing loans to the government, which helps fund infrastructure projects and stimulate economic growth. By providing financial products such as deposits and savings, banks help people overcome financial problems and keep their money safe (Rohman, 2023). The existence of religious diversity has encouraged Indonesia to have two types of banks based on their operational principles, namely conventional banks and sharia banks.

The existence of Islamic and conventional banks differs significantly in many ways. Philosophically, Islamic banks were founded as an effort to avoid haram transactions, especially ribawi transactions. The main function of sharia banks is as sharia-based financial institutions which are expected to be able to support the existence of the real sector. While conventional banks operate based on an interest rate system, Islamic banks use contracts that comply with sharia principles to carry out their operations. Methods in Islamic banking include savings contracts, profit sharing contracts, buying and selling scheme financing, rental scheme financing, and other profit sharing contracts. The Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) (No. 1 of 2004) stipulates that interest paid to

conventional banks is usury, and credit with conventional interest patterns is a transaction. prohibited in Islamic banking practices. In other words, Islamic banks were born by providing various types of goods and services that comply with sharia principles. There are differences between Islamic and conventional banks even legally. According to the DSN MUI fatwa, sharia banking is regulated by two legal bases: positive and normative law originating from the Koran, Hadith and the sayings of ulama. Therefore, there are two laws that apply to Islamic banks, while only one law applies to conventional banks (Trimulato, 2024).

Based on the description above and the existence of phenomena and the existence of previous research (research gap) regarding the comparison of the financial performance of Islamic banking   with conventional banking which shows differences in research results, the author is interested in conducting research with the title "Comparative Analysis of the Financial Performance of Conventional Banks and Sharia Banks Registered in Indonesian Stock Exchange (BEI)".

A. Theory Review
1. Signaling Theory
Signal theory is used to overcome when there is information asymmetry in an organization. The way this theory works is to provide information to parties who lack data or information in the form of signals from parties who have more information. Therefore, information signals aim to minimize uncertainty about the company's future prospects and increase the company's credibility and success. Signaling theory explains the importance of companies providing data/information to external parties.

2. Financial Performance
The financial performance of a company is closely related to performance measurement and evaluation. Financial performance measurement is the efficiency and effectiveness of business operations during an accounting period. Performance measurement is used by companies to improve their business activities and performance in order to compete. Financial performance analysis is an important process for reviewing data by calculating, measuring and interpreting company finances over a certain period of time (Susilo, 2018).

3. Bank Syariah
Islamic banks are financial institutions that operate in accordance with sharia principles. Sharia banks can be divided into sharia general banks and sharia people's financing banks. Sharia principles are the rules of Islamic law that form the basis of banking activities, and are regulated by the fatwa of the MUI, the institution with authority in the field of sharia.
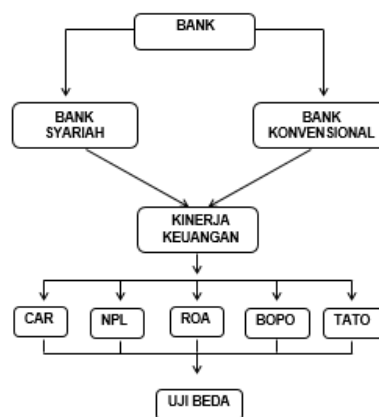
4. Conventional Banks
Conventional commercial banks, or what are commonly referred to as commercial banks, are financial institutions that carry out business activities in the financial services sector by applying conventional principles and/or sharia principles. Conventional banks refer to banks that carry out their operations traditionally and are divided into two types, namely Conventional Commercial Banks and Rural Credit Banks.

Islamic banks are financial institutions that operate in accordance with sharia principles. Sharia banks can be divided into sharia general banks and sharia people's financing banks. Sharia principles are the rules of Islamic law that form the basis of banking activities, and are stipulated through fatwas issued by the authorized institution in the field of sharia, namely the MUI

Framework of Thought

Based on the theoretical basis and results of previous research, the problems raised, and the objectives of this research, the following is a model of the research framework that will be studied.

Gambar 2.1 Kerangka Pikir

RESEARCH METHODS

A. Type of Research

This research uses a quantitative approach with descriptive form. The aim of this research is to analyze the financial reports of conventional commercial banking companies and Islamic commercial banks. This analysis was carried out to measure and compare the financial performance of conventional commercial bank companies and Islamic commercial banks listed on the Indonesia Stock Exchange (BEI). This research data analysis is descriptive quantitative with the aim of testing the hypotheses that have been proposed.

B. Location and Time of Research

This research was conducted at the Indonesian Stock Exchange (BEI) by taking data at the Indonesian Stock Exchange Investment Gallery (GI BEI) Muhammadiyah Makassar University which is located at Makassar Muhammadiyah University Jl. Sultan Alauddin No. 259 Makassar. This research was conducted over a period of 3 months, starting from March to May 2024.

C. Types and Sources of Data

Secondary data is data generated indirectly which is used in this research using certain formulas and ratios. The data used in this research comes from the Indonesia Stock Exchange (BEI), which can be found at www.idx.co.id, and the Financial Services Authority (OJK), which can be found at www.ojk.go.id.

D. Population and Sample

Population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are chosen by researchers to study and then make conclusions. This

research analyzes general and sharia banking companies listed on the Indonesia Stock Exchange (BEI) from 2019 to 2023. Thus, the research population consists of 46 companies.

E. Data Collection Methods

Secondary data, consisting of financial reports and results of financial ratio calculations, is collected in the data collection process. Data obtained from the Indonesian Stock Exchange (BEI) at www.idx.co.id and the Financial Services Authority (OJK) at www.ojk.go.id. OJK makes reports such as financial position, profit and loss, quality of productive assets, calculation of minimum capital requirements, and financial overview.

RESULTS AND DISCUSSION

1. Descriptive Statistics

Descriptive statistical analysis was carried out to describe the research variables, namely Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), Return on Assets (ROA), Operating Expenses, Operating Income (BOPO), and Total Asset Turnover (TATO). The following are the results of the descriptive analysis carried out.

Table 4.1 Descriptive Statistics

Variable	Object	N	Minimum	Maximum	*Mean*	Std. Deviation
CAR	Islamic Bank	15	14.46	58.27	32.0113	14.97444
	Conventional Banks	20	16.80	27.27	20.8355	2.63821
NPLs	Islamic Bank	15	1.19	5.22	2.8393	1.03400
	Conventional Banks	20	1.02	4.78	3.0205	.89029
ROA	Islamic Bank	15	-6.72	13.58	3.5227	5.27594
	Conventional Banks	20	.13	4.03	2.1770	1.21572
BOPO	Islamic Bank	15	58.07	202.74	86.5120	34.90757
	Conventional Banks	20	51.88	98.12	75.7220	12.56009
TATTOO	Islamic Bank	15	1	26	10.3	.09920
	Conventional Banks	20	3	11	7.24	.02686

Source: Data processed by SPSS 26

a. *Capital Adequacy Ratio* (CAR)

Based on the descriptive statistics table above, it can be seen that the average CAR value of Sharia Banks is 32.01% greater than the average CAR of Conventional Banks, namely 20.83%. The higher the CAR value is a sign that the company is better at facing possible risks of loss. However, the CAR of both banks is categorized as healthy because it is on a scale of >12%. This means that both Sharia Banks and Conventional Banks have very good CAR.

b. *Non Performing Loans* (NPL)

Based on the descriptive statistics table above, it can be seen that the average NPL value of Sharia Banks is 2.84% smaller than the average NPL value of Conventional Banks, namely

3.02%. The greater the NPL value, the worse the credit quality. However, the NPL of both banks is categorized as healthy because it is on a scale of <7%. This means that both Sharia Banks and Conventional Banks have very good NPLs.

c. *Return on Assets* (ROA)

Based on the descriptive statistics table above, it can be seen that the average ROA value of Sharia Banks is 3.52% greater than the average ROA of Conventional Banks, namely 2.18%. The greater the ROA value, the more effective the company is in managing assets and generating profits. However, the ROA of both banks is categorized as healthy because it is on a scale of >1.5%. This means that both Sharia Banks and Conventional Banks have very good ROA.

d. Operating Expenses Operating Income (BOPO)

Based on the descriptive statistical table above, it can be seen that the average BOPO value from Sharia Banks is 86.51% greater than the average BOPO value for Conventional Banks, namely 75.72%. The lower the BOPO value is a sign that the company is better at managing its operational expenses. However, the BOPO of both banks is categorized as healthy because it is on a scale of 76% -93%. This means that both Sharia Banks and Conventional Banks have good BOPO.

e. *Total Asset Turnover* (TATO)

Based on the descriptive statistics table above, it can be seen that the average TATO value from Sharia Banks is 10.3% greater than the average TATO value for Conventional Banks, namely 7.24%. The higher the TATO value, the better the company manages its assets to generate profits. The TATO ratio for both banks is above 2. This means that both Sharia Banks and Conventional Banks have a healthy TATO ratio.

***Normality* test**

Table 4.2 *Kolmogrov-Smirnov Normality* Test

Variable	Satistic	df	Sig.
CAR	0.224	10	0.169
NPLs	0.133	10	0.200
ROA	0.182	10	0.200
BOPO	0.217	10	0.199
TATTOO	0.278	10	0.027

Source: Data processed by SPSS 26

normality test table *Kolmogrov-Smirnov* above can be seen that the significance value (Sig.) of each variable is CAR (0.69) , NPL (0.200), ROA (0.200), BOPO (0.199), and TATO (0.027). Based on *normality* test decision making *Kolmogrov-Smirnov* , namely that data is declared to be normally distributed if the significance value (Sig.) is greater than 0.05 . So it can be concluded that the CAR, NPL, ROA and BOPO variables are normally distributed. Meanwhile, the TATO variable is not normally distributed. Variables that are normally distributed will be tested using the *Independent Sample T-Test* comparison test and variables that are not normally distributed will be tested using the *Mann-Whitney* comparison test.

1. Hypothesis testing

a. *Independent Sample T-Test* Difference Test

Table 4.3 Independent *Sample T-Test*

Ratio		*Levene's Test For Equality Of Variances*		*Levene's Test For Equality Of Variances*		
		F	Sig	t	df	Sig.(2-Tailed
CAR	Equal Variances assumed	1,673	0.232	8,306	8	0,000
NPLs	Equal Variances assumed	0.326	0.584	-0.586	8	0.586
ROA	Equal Variances assumed	2,950	0.124	1,944	8	0.088
BOPO	Equal Variances assumed	1,190	0.307	1,923	8	0.232

Source: Data processed by SPSS 26

Based on the data from the comparison test results *of the Independent Sample T-Test* above, it is known that

1. *Capital Adequacy Ratio* (CAR)

Independent Sample T-Test comparison test show that the value ρ=0,232>0,05which means the CAR data for Sharia Banks and Conventional Banks is declared variances assumed or homogeneous. The *Sig.(2-Tailed) CAR* value is calculated using the same variance assumption of 0.000. Because the *Sig.(2-Tailed) value* is smaller than 0.05 (0.000<0.05), then Ha is accepted and H0 is rejected, which means there is a significant difference in CAR between Sharia Banks and Conventional Banks.

2. *Non Performing Loans* (NPL)

Independent Sample T-Test comparison test show that the value ρ=0,584>0,05which means the NPL data for Sharia Banks and Conventional Banks is declared variances assumed or homogeneous. The *Sig.(2-Tailed) NPL* value calculated using the same variance assumption is 0.586. Because the *Sig.(2-Tailed) value* is greater than 0.05 (0.586>0.05), then Ha is rejected and H0 is accepted, which means there is no significant difference in NPL between Sharia Banks and Conventional Banks.

3. *Return on Assets* (ROA)

Independent Sample T-Test comparison test show that the value ρ=0,124>0,05which means ROA data for Sharia Banks and Conventional Banks is declared variances assumed or homogeneous. The *Sig.(2-Tailed) ROA* value calculated using the same variance assumption is 0.088. Because the *Sig.(2-Tailed) value* is greater than 0.05 (0.088>0.05), Ha is rejected and H0 is accepted, which means there is no significant difference in ROA between Sharia Banks and Conventional Banks.

4. Operating Expenses Operating Income (BOPO)

Independent Sample T-Test comparison test show that the value ρ=0,307>0,05which means the BOPO data of Sharia Banks and Conventional Banks is declared variances assumed or

homogeneous. The *Sig.(2-Tailed) BOPO* value calculated using the same variance assumption is 0.232. Because the *Sig.(2-Tailed) value* is greater than 0.05 (0.232>0.05), Ha is rejected and H0 means there is no significant difference in BOPO between Sharia Banks and Conventional Banks.

b. *Mann-Whitney* **Difference Test**

Table 4.4 *Mann-Whitney* Test

	TATTOO
Mann-Whitney U	0,000
Wilcoxon W	15,000
Z	-2,611
Asymp. Sig. (2-tailed)	0.009
Exact Sig. [2*(1-tailed Sig.)]	0.008

Source: SPSS 26

Test differently *Mann-Whitney* was carried out on *Total Asset Turnover* (TATO) data because the data was not normally distributed. Based on the data from the *Mann-Whitney* difference test, it can be seen that the *Sig (2-Tailed) value* of 0.009 is smaller than 0.05. Based on the basis for making different test decisions *Mann-Whitney* , it can be concluded that Ha is accepted and H0 is rejected, which means there is a significant difference in the TATO ratio between Sharia Banks and Conventional Banks.

A. Analysis and Interpretation (Discussion)
1. **Comparison of *Capital Adequacy Ratio* (CAR) between Sharia Banks and Conventional Banks**

Based on the results of hypothesis testing, it can be concluded that there is a significant difference between the CAR ratio of Islamic banks and conventional banks in terms of the significance value of *the Independent Sample T-Test* which is smaller than 0.05, namely 0.00 so that Ha is accepted and H0 is rejected. Meanwhile, looking at the average CAR value, the *mean value* for Islamic banks is 32.01 , which is greater than the *mean value for* conventional banks, namely 20.84. A high CAR value indicates that the bank is able to finance its operational activities and contribute to the company in generating profits. Based on signal theory, this information is very useful for creditors and shareholders that the company is very capable of financing its operations thereby increasing company profits. However, both Islamic banks and conventional banks are categorized as very good because they have a CAR value of more than 12%.

This research is in line with research conducted by Wahyuni & Eka Efriza (2017)that there is a significant difference between the CAR ratio of sharia banking and conventional banking, where if you look at the CAR ratio, the performance of sharia banks is better than conventional banks.

2. **Comparison of *Non Performing Loans* (NPL) between Sharia Banks and Conventional Banks**

Based on the results of hypothesis testing, it can be concluded that there is no significant difference between the NPL ratio of Islamic banks and conventional banks in terms of the

Independent Sample T-Test significance value which is greater than 0.05, namely 0.586, so Ha is rejected and H0 is accepted. Meanwhile, looking at the average NPL value, the *mean value* for Islamic banks is 2.84 , which is smaller than the *mean value* for conventional banks, namely 3.02. The higher the NPL indicates the company is increasingly unhealthy. Based on this, Islamic banks have a lower percentage of non-performing loans compared to conventional banks. However, both banks are categorized as very good because the NPL value of both banks is less than 7%.

This research is in line with research conducted by Hertina and Aulia Rahmah (2022), namely that there is no significant difference between the NPL of Islamic banks and conventional banks. This result is also in line with research results Dewi & Khotijah (2023)which show that based on the NPL ratio conventional banking is better than sharia banking.

3. **Comparison of *Return on Assets* (ROA) between Sharia Banks and Conventional Banks**

Based on the results of hypothesis testing, it can be concluded that there is no significant difference between the ROA ratio of Islamic banks and conventional banks in terms of the significance value of *the Independent Sample T-Test* which is greater than 0.05, namely 0.088, so Ha is rejected and H0 is accepted. Meanwhile, looking at the average ROA value, the *mean value* for Islamic banks is 3.52, which is greater than the *mean value* for conventional banks, namely 2.18. A higher ROA value indicates that the Islamic banking company's ability is better than conventional banks in managing assets to generate and increase profits. However, both banks are categorized as very good because both Islamic banks and conventional banks have ROA values greater than 1.5 % .

The results of this research are in line with research conducted by (Dewi & Khotijah, (2023)which shows that there is no significant difference in ROA between Islamic banks and conventional banks. However, on average, Islamic banks have better performance than conventional banks.

4. **Comparison of Operating Expenses and Operating Income (BOPO) between Sharia Banks and Conventional Banks**

Based on the results of hypothesis testing, it can be concluded that there is no significant difference between the BOPO ratio of Islamic banks and conventional banks in terms of the *Independent Sample T-Test significance value* which is greater than 0.05, namely 0.232, so Ha is rejected and H0 is accepted. Meanwhile, looking at the average BOPO value, the *mean value* for Islamic banks is 86.51, which is greater than the *mean value* for conventional banks, namely 75.72. The smaller the BOPO value indicates the more efficiently the company manages operational expenses and operating income. However, both banks are categorized as good because both Islamic banks and conventional banks have BOPO values on a scale of 76% -93%.

The results of this research are in line with research conducted by Hertina & Rahmah, n.d. (2022)that there is no significant difference in the BOPO ratio between Islamic banks and conventional banks. However, on average conventional banks have better performance than sharia banks.

5. **Comparison of *Total Asset Turnover* (TATO) between Sharia Banks and Conventional Banks**

Based on the results of hypothesis testing, it can be concluded that there is a significant difference between the TATO ratio of Islamic banks and conventional banks in terms of the significance value of the *Mann-Whitney test* which is smaller than 0.05, namely 0.009 so that Ha is accepted and H0 is rejected. Meanwhile, looking at the average TATO value, the *mean value* for Islamic banks is 10.3 , which is greater than the *mean value* for conventional banks, namely 7.24. A high TATO value indicates that the company is more efficient in managing its assets so that it can increase the company's profitability and generate higher profits from the assets it owns. Based on this, the performance of Islamic banks is superior to conventional banks. However, both banks are categorized as healthy because they have a TATO value greater than 2.

The results of this research show that there is a significant difference between the financial performance of conventional banking and sharia banking when viewed based on *the Capital Adequacy Ratio* (CAR) and Total *Asset Turnover* (TATO). However, if viewed based on *the ratio of Not Performing Loans* (NPL), *Return on Assets* (ROA), and Operating Expenses, Operating Income (BOPO), there is no significant difference between the financial performance of conventional banking and sharia banking listed on the Indonesia Stock Exchange (BEI). .

If viewed based on the average (mean), the financial performance of sharia banking is superior in terms of the *Capital Adequacy Ratio* (CAR), *Not Performing Loan* (NPL), *Return on Assets* (ROA), and *Total Asset Turnover* (TATO). Meanwhile, conventional banking is superior in the Operating Expenses to Operating Income (BOPO) ratio. Based on these results, if financial performance is reviewed based on the overall ratios used in this research, it can be concluded that the financial performance of Islamic banking is superior to conventional banking. If we look at the health of banks, overall both sharia banking and conventional banks are declared healthy based on standards issued by Bank Indonesia

CONCLUSION

Based on the results of the tests carried out and the analysis which refers to the objectives and problems in this research, we can know that based on the *Independent Sample T-Test* and *Mann-Whitney statistical tests* There are significant differences in the CAR and TATO ratios between Sharia Banks and Conventional Banks. Meanwhile, in the NPL, ROA and BOPO ratios, there are no significant differences between Sharia Banks and Conventional Banks. When viewed based on the average value (*mean*), the financial performance based on the BOPO of Conventional Banks is better than that of Sharia Banks. However, if viewed based on the CAR, NPL, ROA and TATO ratios, the financial performance of Sharia Banks is better than conventional banks. If we look at the health of banks, overall both sharia banking and conventional banks are declared healthy based on standards issued by Bank Indonesia .

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