

CONCEPT ANALYSIS AND FINANCIAL PERFORMANCE IN CONVENTIONAL AND ISLAMIC BANKS ON PERIODE 2016-2020

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ABSTRACT

Banking is one of the essential elements of economic sustainability. Indonesia has two banking systems: banking with conventional principles and banking with sharia principles. Differences in the regulation of the system can affect the results of the bank's performance. So, it is necessary to analyze the comparison of bank performance to determine the significance of the differences. This research aims to present the findings of a financial performance analysis carried out on Islamic and conventional banks' financial statements in 2016-2020. This study analyzes by looking at financial performance ratios consisting of Capital Adequacy Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), Operating Costs, and Operating Income (BOPO), and Financing Deposit Ratio (FDR).) using SPSS. 36. The results obtained are significant differences between CAR, ROA, ROE, BOPO, and FDR of conventional and Islamic banks. Islamic banks' CAR, ROE, BOPO, and FDR values are better than conventional banks, while conventional banks' ROA is better than Islamic banks.

Keywords: *Conventional Banks, Financial Performance, Islamic Banks.*

INTRODUCTION

The banking world is one of the most critical things in the economic field. Law No. 10 of 1998 stated that a bank is a company that takes monies from the public in deposits and distributes them to the people in the form of credit or other conditions to improve the standard of living. The Institute is a monetary institution (financial intermediates) as a support intermediary in supporting and winning the smooth economy in Indonesia. In Indonesia, there are two types of financial institution systems: commercial banks, banks that use the principle conventional, and banks that operate Sharia principles [1]. The main thing that distinguishes these two types of banks in determining both the selling price and the purchase price.

Reporting from ocbcnisp.com conventional bank is a bank that runs the entire activities conventionally referring to national and international agreements and based on formal state law. In comparison, Islamic banks are based on the Islamic concept of cooperation in dividing the results, both in profit and loss [2].

Research [3] concluded that Islamic banks are more directed to be used in community service in the short term because their enormous potential and performance are international. In addition, researchers also conclude that Islamic banking is more seen and accepted by the people of Indonesia because the version of Islamic banking always provides solutions if there are problems. The study then concluded that Islamic banks' performance is superior since they have an average with a large ratio of roughly 4.579430 percent, as calculated by the average (mean) and proportion, compared to conventional banks that only have an average value with the balance of low is equal to 0.7043958% because of the bank's good performance based on the average value-average with a higher ratio value.

Based on the description, the difficulty in this study is how to compare financial concepts, calculation methods, and financial performance in conventional banks in banks compared with Islamic banks. So, the primary goal of this research is to compare and contrast significantly various aspects, ranging from how the concept up to the financial performance between Islamic banks and conventional banks, so that it can be used as a reference for bank customers in managing funds or making investment decisions.

Formulation of The Problem

Based on the introduction that has been described above, the author can formulate the problem as follows:

1. Is there a comparison between Islamic and conventional banks in general?
2. How does the financial concept differ between Conventional and Islamic banks?
3. What are Bank BCA's and Bank BCA Syariah's operational principles?
4. What is the financial performance of bank BCA and Bank BCA Syariah during 2016-2020?

Writing Purpose

Based on the formulation of existing problems, the goal of this research can take by the author is as follows:

1. To determine the significant comparison between Islamic and conventional banks.
2. To know the distinction between Conventional and Islamic banks' Financial Concepts.
3. To know the operational principles that Bank BCA and Bank BCAS have applied.

4. To determine and analyze the financial performance of Bank BCA and Bank BCA Syariah by the calculation method of each bank.

LITERATURE REVIEW

Bank Performance

Performance in the banking industry can be seen from various indicators. In Bank financial statements, the person concerned is one of the leading indicators that serve as the basis for the assessment. Several financial ratios serve as the basis for evaluating the bank's level of health, which is calculated based on financial statements [4]. A bank's performance is well seen in the average value and ratio. If the value average and high percentage of the bank's performance is good, and vice versa, if the average value and low balance, then the bank's performance is less good [3].

Islamic Bank

According to [2], Islamic banks have different concepts that use the Islamic Sharia concept, where all cooperation and profit-sharing schemes are determined based on the principal Sharia. Islamic banks are banks that operate the Islamic economic system in practice. Islamic economics is a financial system built on religious and oriented principles in the hereafter [5]. The presence of Islamic banks amid conventional banking is done to anticipate the challenges of an increasingly advanced and complex financial system and prepare the infrastructure for entering the era of globalization [6].

Quantitative Research

Quantitative research is research that aims to test a hypothesis. Research with quantitative methods, in general, have subchapters population and sample, collection techniques Data, and Data Analysis [7]. According to [8], quantitative research measures and analyzes a problem using a statistical formula.

Conventional Banks

Conventional banks are defined as in the definition of commercial banks in Article 1 Paragraph 3

Law no.10 of 1998 by omitting the phrase "and or based on the principal Sharia", engage in conventional banking activities such as providing payment services. [9]. Based on the facts, many conventional banks have also opened a Sharia unit to continue to grow in their operations [6].

Capital Adequacy Ratio (CAR)

CAR demonstrates how much risk is contained in all bank assets by measuring the capital adequacy owned by each bank [1]. If the car value is high (by the provisions BI 8%) means the bank can

finance bank operations. Due to favorable circumstances, the bank will considerably contribute to profitability [10].

Financing Deposit Ratio (FDR)

The financing deposit ratio can measure credit financing to the public. According to [11], The financing deposit ratio is a ratio that compares the amount of the funding provided to the number of community funds and own capital used to calculate the composition of the financing provided. FDR can also refer to the ability of banks, particularly Islamic banks, to refund money to third parties by way of agreement financing gains [12].

Return on Asset (ROA)

Return On Assets (ROA) is an essential part of the financial report because this ratio indicates the return on the company's efforts. It is used to assess a company's earnings potential. The higher return on assets, the more net profit is created [13].

Return on Equity (ROE)

Return on Equity (ROE) is accustomed to determining the profitability of a business. ROE can indicate how corporations manage their equity or ratios that assess the return on equity owners' or shareholders' investments [14].

Independent Sample T-Test

The parametric test is used to see if there is a difference in the mean of two independent groups or two groups that are not paired with the data-derived subject differently [15].

Hypothesis

The hypothesis in this study is a guess or a temporary answer to the formulation of research problems made.

Capital Adequacy Ratio (CAR)

H0: There is no difference in ROA value between bank BCA and BCAS

H1: There is a significant distinction in ROA value between bank BCA and BCAS

Return On Assets (ROA)

H0: There is no difference in ROA value between bank BCA and BCA Syariah

H1: There is a significant difference in ROA value between bank BCA and BCA Syariah

Return On Equity (ROE)

H0: There is no difference in ROA value between bank BCA and BCAS

H1: There is a significant distinction in ROA value between bank BCA and BCAS

Operating Expenses and Operating Income

H0: There is no difference in Operating Expenses and Operating Income value between bank BCA and BCA Syariah

H1: There is a significant difference in Operating Expenses and Operating Income value between bank BCA and BCA Syariah

Financing Deposit Ratio (FDR)

H0: There is no difference in ROA value between bank BCA and BCAS

H1: There is a significant distinction in ROA value between bank BCA and BCAS

RESEARCH METHODS**Research Design**

The first study used a descriptive approach to compare some differences in perception between conventional and Islamic banks, both differences in concepts and financial performance. Their searcher used a case study on bank BCA and bank BCA Sharia because it sees Bank BCA as an issuer of banks that became number 1 of Indonesia's Top 10 Market cap issuers. In addition, bank BCA is also included of the seven most widely used by the people of Indonesia.

Then the following research uses a quantitative approach because this research uses statistical formulas to calculate the financial performance comparison of BCA as a conventional bank and BCA Syariah as a Sharia bank. Comparison is made by looking at the ratio Finance of both banks from 2016 to 2020 consisting of Capital Adequacy Ratio (CAR) or Adequacy Fulfillment of Minimum Capital Adequacy Requirements, Return on Asset (ROA), Return on Equity (ROE), Finance to Deposit Ratio (FDR), and Operating Expenses and Operating Income.

Research Limitations

The study's limitation is that it was conducted by reviewing the annual financial report from Bank BCA and BCA Syariah for 2016 – 2020.

Location and Time

The research was conducted on Bank BCA and BCA Syariah through the official website www.BCA.co.id and BCA Syariah. The study was conducted from March until April 2022.

Population, Sample, and Data Collection Techniques

The data for this study comes from the annual financial statements of BCA and BCA Syariah from 2016 to 2020. This study used two techniques in conducting data collection is as follows:

1. In the research field, the authors conducted non-participant observations on the object of research to obtain secondary data, namely by researching the official website of Bank BCA is at www.bca.co.id and BCA Syariah, which is at www.bcasyariah.co.id.
2. In the literature study, the authors conducted a literature study by studying, reviewing, and reviewing the literature in journals, news, and blog articles on the internet related to problems to make a conceptual comparison between BCA and BCA Syariah.

Data Analysis Methods

Analysis Sample T-Test is the data analysis strategy employed in this study, which was based on SPSS 26, which aims to examine the effect of growth in financial ratios in Islamic banks, namely BCA Syariah, with conventional banks, namely Bank BCA, for 2016 – 2020.

RESULTS

Comparative Concept of Conventional and Islamic Banks

As we know, Indonesia has two types of banking, as explained in Chapter Introduction. Banks include important institutions that act as mediators to exchange funds between those who have funds and who need funds. So, researchers need to explain to various parties who use financial institutions to find out how the concept of the bank, the operational principle of the bank, and the financial performance of each bank. There are two types of banks in Indonesia, conventional and Islamic banks. Like known Islamic banks is a type of banking that does not use the method of interest, except for profit sharing, because Islamic banks are the very foundation of the Qur'an and Hadith, or they can be said to follow the principles of Islam [8]. In contrast, conventional banks include commercial banks, including the most numerous banks in Indonesia, where conventional banks use the system interest in their operational practices such as credit, deposits, savings, and others [16]. In table 1 below, you can see the distinction between conventional and Islamic banks.

Table 1. Comparison of Conventional and Islamic Banks

| Islamic Bank | Conventional Bank |
|---|--|
| Making investments is halal | Lawful investments are Haram |
| Selling, buying, or renting are all based on the profit-sharing premise. | Using interest rate |
| Profit oriented and <i>Falah</i> | Profit oriented |
| Customer relationship in the form of partnership | Customer relationship in the form of a debtor. There isn't any board of trustees or similar. |
| The gathering and dissemination of funds must comply with the council's fatwa syariah | |

Source: Primary Data Processed

In addition to a significant comparison between conventional banks and Islamic banks, this study also explains how the concept of money in conventional banks and Islamic banks. Conventional banks, in contrast to Islamic banks, such as the concept of money in conventional banks and Islamic banks are also different. The idea of money in Islam is evident and firm that money is not capital. While conventional bank view of money is interpreted back and forth, that money is money [3]. More significant differences can be seen in Table 2 below.

Table 2. The Concept of Money in Islamic And Conventional Banks

| Islamic Concept Of Syariah | Conventional Concept |
|--------------------------------------|---|
| Money is not synonymous with capital | Money is identified with capital |
| Money is public goods | Money (Capital) is a personal item |
| Profit oriented and <i>falah</i> | Profit oriented |
| The money included the flow concept | Money (Capital) includes flow concept for fishermen |
| Money capital includes | Money (Capital) stock for Cambridge School |

Source: Primary Data Processed

Operational Principles of Bank BCA and BCA Syariah

After knowing the comparison and concept of money from conventional banks and Sharia, we understand how the operational principles exist in conventional and Islamic banks. The case study used bank BCA as a conventional bank and BCA Sharia as a Sharia bank. Conventional banks have operational principles in which all transactions and agreements use a positive Indonesian legal approach. In comparison, Islamic banks run Islamic law, which is included in implementing the contract profit sharing, buying and selling, and lending and borrowing. Bank BCA implements operational principles as a commitment to Business Achievement long-term and provides a competitive advantage in the banking industry competition from national economic and other stakeholders. The following declarations are applied by Bank BCA (bca.co.id):

1. Transparency, understanding in disclosing information and relevant material in decision making.
2. Accountability, functions, and execution of the fault of the bank's organs responsibilities to work efficiently.
3. Responsibility, compliance with the bank's management to applicable regulatory legislation, and banking practice principles.
4. Professional competence to manage the bank objectively without the influence or pressure of any party.
5. Justice and treatment of the rights of stakeholders based on agreements and applicable laws and regulations.

While the bank BCA Syariah applies the principle of mutual profit sharing for banks and customers. The system of the operational tenets of its implementation is based on Islamic law that highlights aspects of honesty in transactions, ethical investment, and avoiding activities speculative of various financial transactions. Here are the principles applied by Bank BCA Syariah (bcasyariah.co.id):

1. Principle mudharabah is an agreement between prayer feasts where the first feast is the fund's owner (capital owner) and the second party is a fund manager. This principle is divided into two, namely mudharabah mutlaqah and mudharabah muqayyadah.
2. Principle musyarakah is an agreement between parties to include capital in economic activity.
3. Principle Wadi'ah, deposit where the First party deposited funds or objects for the second party.
4. The principle of buying and selling consists of murabahah, greetings, and sale purchase contracts.
5. The principle of virtue, namely the receipt and offering of virtue funds in the form of zakat alms in the condition of donation or ZIS.

Independent Sample T-Test

Independent Sample t-test test was conducted to measure financial performance in banks BCA and BCA Syariah period 2016 – 2020 by looking in terms of Capital Adequacy Ratio (CAR), Return on Assets (ROA), Return on Equity (ROE), BOPO, and Financing Deposit Ratio (FDR).

Capital Adequacy Ratio (CAR)

Table 3. Result of Capital Adequacy Ratio (CAR) Bank BCA and BCAS

| Group Statistics | | | | | |
|------------------|------|---|----------|----------------|-----------------|
| | bank | N | Mean | Std. Deviation | Std. Error Mean |
| CAR | BCA | 5 | .2360000 | .01419507 | .00634823 |
| | BCAS | 5 | .3480000 | .08147392 | .03643625 |

Source: Primary Data Processed

Based on the results of testing in terms of Capital Adequacy Ratio (CAR) in Table 3, it can be seen that the value Mean at BCA of 0.236 and BCA Syariah of 0.348, which means the value mean $BCA < BCA\ Syariah$ so that it is possible to deduce that Capital Adequacy Ratio (CAR) Bank BCAS is better than bank BCA. As a result of the study's findings independent sample test in terms of CAR in Table 4, the value of GIS. for Equal variances assumed is $0.018 < 0.05$, then it can be interpreted that data variance in this study is heterogeneous. So that the following interpretation can be seen according to the value in the table "Equal variances not assumed." The results obtained in the table "Equal variances not assumed," the value of Sig. (2-tailed) as big as $0.036 < 0.05$, it's possible that H_0 was rejected dan H_1 was accepted. Thus, it is clear that there is a significant difference between the two CAR of BCA and the CAR of BCA Syariah.

Table 4. Result of Independent Sample Test

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|------------------------------|-------|-----------------|-----------------|-----------------------|---|------------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| CAR | Equal variances assumed | 8.740 | .018 | -3.028 | 8 | .016 | -.11200000 | .03698613 | -.19728787 | -.02671213 |
| | Equal variances not assumed | | | -3.028 | 4.243 | .036 | -.11200000 | .03698613 | -.21241221 | -.01158779 |

Source: Primary Data Processed

Return On Assets (ROA)

Table 5. Result of Return on Assets (ROA)

| Group Statistics | | | | | |
|------------------|------|---|---------|----------------|-----------------|
| | BANK | N | Mean | Std. Deviation | Std. Error Mean |
| ROA | 1 | 5 | .038400 | .0030496 | .0013638 |
| | 2 | 5 | .011600 | .0005477 | .0002449 |

Source: Primary Data Processed

As a result of the Return on Assets (ROA) in table 5, it can be seen that the mean value at BCA is 0.384 and BCA Syariah is 0.116, which means the mean value of BCA > BCA Syariah, so it can be concluded that Return on Assets (ROA) Bank BCA is better than Bank BCA Syariah.

Table 6. Result of Independent Sample Test

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|--------|----------------------------|-----------------|-----------------|-----------------------|---|----------|
| | | Levene's Test for Equality of Variances | | | Test for Equality of Means | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| ROA | Equal variances assumed | 4.055 | .079 | 19.341 | 8 | .000 | .0268000 | .0013856 | .0236047 | .0299953 |
| | Equal variances not assumed | | | 19.341 | 4.258 | .000 | .0268000 | .0013856 | .0230430 | .0305570 |

Source: Primary Data Processed

Based on the independent sample test results in terms of ROA in table 6, the value Sig. of Equal variances assumed is $0.079 > 0.05$. Then it can be interpreted that the data variance in this study is homogeneous. And the following interpretation can be seen according to the value in the table "Equal variances assumed" Results obtained in table "Equal variances assumed" are known as the value Sig. (2-t) is $0.000 < 0.05$, it's possible that H0 rejected dan H1 accepted. Thus, it is clear that there is a big difference between the ROA of BCA and the ROA of BCA Syariah.

Return On Equity (ROE)**Table 7. Result of Return on Equity (ROE)**

| Group Statistics | | | | | |
|------------------|------|---|---------|----------------|-----------------|
| | bank | N | Mean | Std. Deviation | Std. Error Mean |
| roe | BCA | 5 | .186000 | .0148155 | .0066257 |
| | BCAS | 5 | .039800 | .0073280 | .0032772 |

Source: Primary Data Processed

Based on the test result of Return on Equity (ROE) in table 7, as may be seen, the worth of BCA is 0.186 and BCA Syariah is 0.398, which means that the mean value of BCA < BCA Syariah, so it is possible to deduce that Return on Equity (ROE) Bank BCA is better than Bank BCA Syariah.

Table 8. Result of Independent Sample Test

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|------------------------------|-------|-----------------|-----------------|-----------------------|---|----------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| roe | Equal variances assumed | 1.589 | .243 | 19.778 | 8 | .000 | .1462000 | .0073919 | .1291543 | .1632457 |
| | Equal variances not assumed | | | 19.778 | 5.847 | .000 | .1462000 | .0073919 | .1279971 | .1644029 |

Source: Primary Data Processed

Based on the independent sample test results in terms of ROE in table 8, the value Sig. for Equal variances assumed is $0.243 > 0.05$. Then it can be interpreted that the data variance in this study is homogeneous. And the following interpretation can be seen according to the value in the table "Equal variances assumed."

The table "Equal variances assumed" results are known as the value Sig. (2-tailed) is $0.000 < 0.05$, so it can be said that H_0 rejected dan H_1 accepted. Thus, it can be concluded that there is a significant difference between the ROA of BCA and the ROA of BCA Syariah.

Operational Principles of Bank BCA and BCA Syariah

Table 9. Result on Operational Principles of Bank BCA and BCA Syariah

| Group Statistics | | | | | |
|------------------|------|---|---------|----------------|-----------------|
| | bank | N | Mean | Std. Deviation | Std. Error Mean |
| bopo | BCA | 5 | .766400 | .0631767 | .0282535 |
| | BCAS | 5 | .886800 | .0413364 | .0184862 |

Source: Primary Data Processed

Based on the results in terms of Operational Principles Of Bank BCA and BCA Syariah in table 9, it can be seen that the value of BCA is 0.7664. BCA Syariah is 0.8868, which means the mean value of $BCA < BCA\ Syariah$, so it can be concluded that the operating expenses and operating profit of Bank BCAS are better than Bank BCA.

Table 10. Result of Independent Sample Test

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|------------------------------|-------|-----------------|-----------------|-----------------------|---|-----------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| bopo | Equal variances assumed | .568 | .473 | -3.566 | 8 | .007 | -.1204000 | .0337639 | -.1982597 | -.0425403 |
| | Equal variances not assumed | | | -3.566 | 6.894 | .009 | -.1204000 | .0337639 | -.2004875 | -.0403125 |

Source: Primary Data Processed

Based on the independent sample test result in terms of operating expenses and operating income in table 10, the value of Sig. for Equal variances assumed is $0.473 > 0.05$. The data variance can then be interpreted in this study as homogeneous. And the following interpretation can be seen according to the value in the table “Equal variances assumed”

Results obtained in table “Equal variances assumed” are known for value Sig. (2-tailed) is $0.007 < 0.05$, so it can be said that H_0 rejected dan H_1 accepted. There is a considerable difference between the two. It may be determined between BCA's operating expenses and operating income and the operational costs and operating income of BCA Syariah.

Financing Deposit Ratio (FDR)

Table 11. Result of Financing Deposit Ratio (FDR)

| Group Statistics | | | | | |
|------------------|------|---|---------|----------------|-----------------|
| | bank | N | Mean | Std. Deviation | Std. Error Mean |
| fdr | 1 | 5 | .599600 | .0214546 | .0095948 |
| | 2 | 5 | .884000 | .0213073 | .0095289 |

Source: Primary Data Processed

Based on the test results in terms of Financing Deposit Ratio (FDR) in table 11, it can be seen that the mean value of BCA is 0.5996 and BCA Syariah is 0.8840, which means the worth means of $BCA < BCA \text{ Syariah}$, so it can be concluded that FDR Bank BCAS is better than Bank BCA.

Table 12. Result of Independent Sample Test

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|------------------------------|-------|-----------------|-----------------|-----------------------|---|-----------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| fdr | Equal variances assumed | .008 | .929 | -21.031 | 8 | .000 | -.2844000 | .0135226 | -.3155831 | -.2532169 |
| | Equal variances not assumed | | | -21.031 | 8.000 | .000 | -.2844000 | .0135226 | -.3155834 | -.2532166 |

Source: Primary Data Processed

Based on the independent sample test findings in terms of FDR in table 12, the value Sig. for Equal variances assumed is $0.929 > 0.05$. It can be interpreted that data variance in this study is homogeneous. And the following interpretation can be seen according to the value in the table "Equal variances assumed"

Results obtained in table "Equal variances assumed" are known for value Sig. (2-tailed) is $0.000 < 0.05$, so it can be said that H_0 rejected dan H_1 accepted. Thus, it can be concluded that there is a significant difference between the FDR of BCA and the FDR of BCA Syariah.

DISCUSSION

Capital Adequacy Ratio (CAR) with results H0 rejected and H1 accepted, significant between BCA and BCAS.

The value of the car obtained results section means that the value of $BCA < BCAS$ there is a significant disparity between banks BCA and BCA Syariah. To know such significant differences were conducted independent t-test.

Based on the above test results for value Sig. Levene's Test for Equality of variances is $0.018 < 0.05$, it can be interpreted that the variance data on BCA dan BCAS is heterogeneous. Then if we see on the table, "Equal not variances assumed" is known for value Sig. (2-tailed) is $0.036 < 0.05$, so it can be said that H0 rejected dan H1 accepted. Then it can be concluded that there is a significant difference between BCA and BCAS.

Furthermore, the value in the table section "Mean Difference" is -0.20082442 , which shows the average difference in financial performances between BCA and BCAS. And the difference is -0.21241221 until -0.01158779 (85% confidence interval of the difference Lower Upper).

Return On Assets (ROA) with results H0 rejected and H1 accepted, significant between BCA and BCAS.

The value of Return on Assets obtained results section means that the value $BCA > BCAS$ there is a significant disparity between banks can be determined. To grasp the significance of the distinction by independent sample t-test.

Obtained results for value Sig. Levene's Test for Equality of variances is $0.079 > 0.05$, which means that data variance in BCA and BCAS is different. Then on the part of "Equal variances assumed," the value Sig. (2-tailed) is $0.000 < 0.05$, so it can be said that H0 rejected dan H1 accepted. Then it can be concluded that there is a significant difference between BCA and BCAS. The last in the section "Mean Difference" value is -0.02680 , which shows the average difference in financial performances between BCA and BCAS. The difference value from -0.02360 to -0.02999 (70% confidence interval of the difference Lower Upper).

Return On Equity (ROE) with results H0 rejected and H1 accepted, significant between BCA and BCAS.

Return On Equity (ROE) obtained results mean that the value of $BCA > BCAS$. As a result, it is possible to conclude a significant difference between the two banks, BCA and BCA Syariah. For the sake of understanding the powerful difference by independent sample t-test.

Then conducted, a test to determine the value Sig. Levene's Test for Equality of variances is $0.243 > 0.05$. As a result, data variance exists in BCA and BCAS is different. We can see the part of "Equal variances assumed" known for value Sig. (2-tailed) is $0.000 < 0.05$, so it can be said that H0 rejected dan H1 accepted. Then it can be concluded that there is a significant difference between BCA and BCAS. Next from "Mean Difference" is 0.14620, which shows the average difference in financial performances between BCA and BCAS. And the difference value from 0.12915 to 0.16324 (80% confidence interval of the difference Lower Upper).

Operating Cost and Operating income with results H0 rejected and H1 accepted, significant between BCA and BCAS.

Furthermore, in terms of operating cost and operating profit obtained results of the mean that the value of $BCA < BCAS$ there is a considerable difference between the two, it may be determined bank BCA and BCA Syariah. To know the significant difference by independent sample t-test to understand the substantial difference value. And the result value Sig. Levene's Test for Equality of variances is $0.473 > 0.05$, which means that data variance in BCA and BCAS is different. We can see the part of "Equal variances assumed" known as the value Sig. (2-tailed) is $0.007 < 0.05$, so it can be said that H0 It was rejected, and H1 was accepted. Then it's clear that there's a massive difference between the two BCA and BCAS.

Then in the table section, the "Mean Difference" is -0.12040, which shows the average difference in financial performances between BCA and BCAS. And the difference value from -0.19825 to -0.04254 (90% confidence interval of the difference Lower Upper).

Financing Deposit Ratio (FDR) with results H0 rejected and H1 accepted, significant between BCA and BCAS.

The last on the value of financing deposit ratio (FDR) obtained results section mean that the value $BCA < BCAS$ it's possible to conclude that there is a significant difference between bank BCA and BCA Syariah. To grasp the significance of the distinction by independent sample t-test.

And the test results in value Sig. Levene's Test for Equality of variances is $0.929 > 0$. which means that data variance in BCA and BCAS is different. We can see the part of "Equal variances assumed," known as the value Sig. (2-tailed) is $0.000 < 0.05$, so it can be said that H0 was rejected and H1 accepted. Then it can be concluded that there is a significant difference between BCA and BCAS. Next, find out the value in the "Mean Difference" section is -0.28440, which shows the average difference in financial performances between BCA and BCAS. The difference value is from -0.31588 to -0.25321 (85% the difference confidence interval Lower Upper).

CONCLUSION

On the basic formulation of the problem and also the results of the analysis and discussion that have been described previously, the following conclusions can be drawn:

1. There are different concepts between conventional and Islamic banks in general, among others, in making investments, the principle of profit-sharing, profit orientation, and differences in customer relations.
2. Differences in financial concepts between conventional and Islamic banks are very different because conventional banks apply the idea of money to state rules, and Islamic banks apply the idea of finance to the Sharia.
3. Conventional Bank (BCA) applies operational principles as a commitment to achieve long-term business to provide a competitive superiority in the face of banking competition. In contrast, Islamic banks (BCAS) apply operational principles based on Islamic law that highlights aspects of honesty in various transactions.
4. Financial performance is analyzed based on CAR, ROA, ROE, BOPO, and FDR, and using an independent sample t-test method obtained overall results that the bank BCA Syariah is preferable to bank BCA because the mean value in BCAS is higher than bank BCA because the higher the mean value, the better the company's worth.

SUGGESION

According to the description of the explanation and conclusions above, the following are some of the suggestions made by the authors:

For Investors or Customers

From the results of the above research based on the concept of comparison and operational principles, suggestions for customers or investors are better off using Islamic banking if used in the term short because Islamic banking is more directed at domestic market services whose potential is still massive as well as the quality of Service and performance of an international nature. In the long run, it is preferable to use traditional banking.

For Other Authors and Next Research

They are expected for the author to further develop and increase their knowledge and insight into banking matters and study about financial performances of the bank more deeply. It is recommended to read more banking-related references and use references for not more than five years. Further researchers can also do research with a broader scope of objects again.

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