

ANALISIS KOMPARATIF KINERJA KEUANGAN BANK BRI DAN BANK
BRI SYARIAH MENGGUNAKAN METODE RGEC PADA TAHUN 2014 -
2018

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ABSTRAK

Penelitian ini bertujuan untuk membandingkan kinerja Bank BRI dan Bank BRI Syariah periode 2014-2018. Penelitian ini menggunakan studi kasus pada bank BRI dan bank BRI Syariah. Sumber data yang digunakan adalah data sekunder yang diperoleh secara tidak langsung dari perusahaan melalui studi pustaka. Teknik analisis data yang digunakan adalah metode RGEC dan uji independent sample t-test. Hasil penelitian menunjukkan bahwa terdapat perbedaan kinerja keuangan antara bank BRI dan bank BRI Syariah periode 2014-2018. Hasil analisa data dan pembahasan maka disimpulkan bahwa terdapat perbedaan kinerja keuangan antara Bank BRI dan BRI Syariah dilihat dari *Risk Profile* yang meliputi rasio *Non Performing Loan* (NPL), *Beban Operasional terhadap Pendapatan Operasional* (BOPO) dan *Earnings* yang terdiri dari rasio *Return On Asset* (ROA), *Net Interest Margin* (NIM) pada periode 2014-2018.

Kata Kunci : *Risk Profile, Good Corporate Governance, Earnings, Capital*

*COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF BRI BANKS
AND SHARIA BRI BANKS USING THE RGEC METHOD IN 2014 – 2018*

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ABSTRACT

This study aims to compare the performance of Bank BRI and Bank BRI Syariah for the period 2014-2018. This study uses a case study on the BRI bank and the BRI Syariah bank. Sources of data used are secondary data obtained indirectly from the company through literature studies. The data analysis technique used was the RGEC method and the independent sample t-test. The results show that there are differences in financial performance between BRI banks and BRI Syariah banks for the 2014-2018 period. From the results of data analysis and discussion, it is concluded that there are differences in financial performance between BRI and BRI Syariah banks as seen from the Risk Profile which includes the ratio of Non-Performing Loans (NPL), Operational Expenses to Operating Income (BOPO) and Earnings which consists of the ratio of Return On Assets (ROA), Net Interest Margin (NIM) in the 2014-2018 period.

Keyword : Risk Profile, Good Corporate Governance, Earnings, Capital