



**DEPARTMENT OF ACCOUNTING
FACULTY OF ECONOMICS
ANDALAS UNIVERSITY**

THESIS

**COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF ACEH BANK
AND NTB BANK BEFORE AND AFTER CONVERSION INTO ISLAMIC SYSTEM**


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“ COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF ACEH BANK AND NTB BANK BEFORE AND AFTER CONVERSION INTO ISLAMIC SYSTEM”

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The difference between conventional system and Islamic system encourage this research to be conducted. Thus, the study aims to examining the comparison of financial performance and effects of conventional banks conversion into Islamic banks in Indonesia. The study highlights the bank conversion case of two regional development banks who have converted themselves as a whole into Islamic Banks, which are Aceh Bank and NTB Bank. The analytical method used is ratio analysis on the data obtained from official website of Aceh Bank and NTB Bank. Study identified there are difference changes in financial performances from both of the banks after conversion. Study also observed that there are difference conversion effect between Aceh Bank and NTB Bank in several financial ratios. Aceh Bank and NTB Bank after conversion only has the same conversion effect on the capital adequacy ratio. In term of LDR, it has difference of trend, however Aceh Bank and NTB Bank were experienced a decrease performance. Meanwhile, other variables has different conversion effects where Aceh Bank is superior in terms of NPL while NTB Bank is superior in terms of ROA, ROE, and OER.

Keywords: Aceh Bank, NTB Bank, Financial Performance, Conversion, Conventional system, Islamic System

ABSTRAK

Perbedaan antara sistem konvensional dan sistem Islam mendorong dilakukannya penelitian ini. Dengan demikian, penelitian ini bertujuan untuk menguji perbandingan kinerja keuangan dan pengaruh konversi bank konvensional menjadi bank syariah di Indonesia. Studi ini menyoroti kasus konversi bank dari dua bank pembangunan daerah yang telah beralih fungsi menjadi bank syariah secara keseluruhan, yaitu Bank Aceh dan Bank NTB. Metode analisis yang digunakan adalah analisis rasio pada data yang diperoleh dari situs resmi Bank Aceh dan Bank NTB. Studi mengidentifikasi ada perbedaan perubahan kinerja keuangan dari kedua bank setelah konversi. Studi juga mengamati bahwa terdapat perbedaan pengaruh konversi antara Bank Aceh dan Bank NTB pada beberapa rasio keuangan. Bank Aceh dan Bank NTB setelah konversi hanya memiliki pengaruh konversi yang sama terhadap rasio kecukupan modal. Dari sisi LDR memang memiliki trend yang berbeda, namun Bank Aceh dan Bank NTB mengalami penurunan kinerja. Sedangkan variabel lain memiliki pengaruh konversi yang berbeda dimana Bank Aceh lebih unggul dalam hal NPL sedangkan Bank NTB lebih unggul dari segi ROA, ROE, dan OER.

Kata Kunci: Bank Aceh, Bank NTB, Kinerja Keuangan, Konversi, Sistem Konvensional, Sistem Sy

