

Analisis Perbandingan Kinerja Keuangan Bank Syariah Sebelum dan Sesudah Spin-Off (Pada Bank Umum Syariah)

ABSTRACT

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The Government issued Law No.21 of 2008 concerning Islamic banking specifically regulating Sharia Banking, both institutionally and businessly. Several new legal institutions were introduced to this Law No.21 of 2008, which involved spin off of UUS both voluntarily and compulsorily and the Islamic banking committee. Some Sharia Commercial Banks that conduct Spin Off that can be investigated by researchers are: PT. Bank Mega Syariah, PT. Syariah Bukopin, PT. Maybank Syariah Indonesia. PT. Bank BNI Syariah, PT. Bank Panin Syariah, Tbk. PT. BTPN Syariah, PT. Bank Aceh Syariah, With the separation of Sharia Business Units (UUS), Sharia Commercial Banks can improve their performance even better.

This researcher aims to find out whether there are differences in financial performance of Islamic Commercial Banks before and after Spinning seen from the ratio of Non Performing Financing (NPF), Return on Assets (ROA), Operating Costs to Operating Income (BOPO), Financing to Deposit Ratio (FDR). This study uses annual reports with the closest period, namely 3 years before Spin Off and 3 years after Spin Off.

The analytical method used is the Paired Sample T-Test with (Statistical Product and Service Solution) SPSS 25. The results of the analysis show that there are significant differences on the Non Performing Financing (NPF), Return on Assets (ROA) variables between before and after Spin Off. And the variable Operational Costs to Operating Income (BOPO), Financing to Deposit Ratio (FDR) before and after Spin Off showed no significant difference.

Keywords: Non Performing Financing (NPF), Return on Assets (ROA), Operating Costs to Operating Income (BOPO), Financing to Deposit Ratio (FDR).