Journal of Quality Measurement and Analysis *JQMA* 13(2) 2017, 49-57
Jurnal Pengukuran Kualiti dan Analisis

PERBANDINGAN PRESTASI KEWANGAN PERBANKAN ISLAM DENGAN PERBANKAN KONVENSIONAL DI MALAYSIA DARI TAHUN 2009 HINGGA 2014

(Comparison between Financial Performance for Islamic Banking and Conventional Banking in Malaysia from Year 2009 to 2014)

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ABSTRAK

Sistem perbankan yang dilaksanakan di Malaysia adalah dwi-sistem, iaitu sistem perbankan Islam yang dijalankan secara serentak dengan sistem perbankan konvensional. Kedua-dua sistem perbankan ini mempunyai perbezaan dari segi pendedahan risiko yang dihadapi. Ini adalah kerana sistem perbankan Islam melaksanakan pengurusan kewangan yang berlandaskan prinsip Syariah yang berbeza daripada sistem yang dilaksanakan oleh perbankan konvensional. Prinsip Syariah bermaksud pengharaman riba atau faedah dalam apa jua urusan perniagaan. Berikutan prinsip yang dilaksanakan ini, perbankan Islam tidak dapat menjana pendapatan yang lebih dari segi faedah yang dikenakan terhadap pinjaman. Walaupun perbankan konvensional menggunakan dasar faedah yang menguntungkan institusi perbankan, namun begitu perbankan konvensional akan menghadapi risiko yang tinggi jika berlaku krisis kewangan. Kajian ini dilakukan untuk melihat perbezaan di antara perbankan Islam dengan perbankan konvensional dari segi keuntungan yang dijana. Pendekatan CAMEL (*Capital Adequacy, Asset Quality, Management Quality, Earnings Quality, Liquidity Quality*) digunakan untuk menentukan faktor-faktor yang mempengaruhi nisbah pulangan atas aset. Model keberuntungan perbankan yang dihasilkan daripada proses regresi akan menjadi pengukur untuk menerangkan keuntungan yang diperoleh berdasarkan ujian-*t*. Hasil analisis menunjukkan kedua-dua institusi perbankan mempunyai prestasi yang baik bagi tahun 2009 hingga 2014.

Kata kunci: perbankan Islam; perbankan konvensional; CAMEL

ABSTRACT

The banking system in Malaysia is a dual-system of Islamic banking system carried out simultaneously with the conventional banking system. Both types of banking system have differences in terms of risk exposure. This is because the Islamic banking system implemented financial management based on Syariah principles as opposed to the system implemented by the conventional banking. Syariah principles set a ban on usury or interest in any business. Following these principles, Islamic banks cannot earn more than the interest charged on the loan. While conventional banks use interest policies that are considered profitable for banking institutions, however conventional banks will face a high risk in the event of a financial crisis. This study is conducted to see the differences between Islamic banking and conventional banking in terms of profits generated. CAMEL (Capital Adequacy, Asset Quality, Management Quality, Earnings Quality, Liquidity Quality) approach is used to determine the factors that affect the return of asset. Model of banking profitability resulting from the process of regression will be a measure for describing banks' profit based on *t*-test. The analysis shows that both institutions have a good performance for the period of 2009 to 2014.

Keywords: Islamic banking; conventional banking; CAMEL

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