ABSTRACT

Mawadah, Chusnul, 2014 THESIS. Title: " Analysis of Comparison of General Conventional   Bank Risk Management (BUK) and General Syariah Bank (BUS) in Indonesia."

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Key words   : Risk Management, Risk Rasio, Conventional Banking, Syariah Banking

Until now Indonesia banking industry is faced the complex risk result of multiple diverse banking effort. Risk management in the banking function to manage the risk effectively which is emerged in the financial transaction. Therefore, it needs the implementation of risk management to manage the risk types that happen in syariah and conventional banking. The aim of this research is to know the risk level difference in general conventional banking (BUK) and general syariah banking (BUS) in Indonesia during 2010-2012. The independent variable is deftrayel expansion, deftrayel quality, ratio, financial capita, finacial capital prop, liquidity ratio, size, *Net Performing Loan* investment (NPL/NPF), operation revenue operation cost (BOPO) and also dependent variable is the risk level by using the risk ratio.

Sample which is used in this research is General Conventional Banking (BUK) and General Syariah Banking (BUS) that operate during 2010-2012 period. The analysis method which is used is independent test. T-test sample with the significant level 5% by using SPSS 16 program.

The analysis result can be seen from the risk level which is faced by each banking, whether conventional or syariah banking show that the t value count by equal variance not assumed (assumed the two variants are not the same) 4,455 with probability 0.000, so H_0 is rejected and H_a is accepted, because the probability value from t count < 0.05. Based on that decision, can be inferred that there is the difference of risk level between BUK and BUS during 2010-2012. It is caused the entity financial capital which is used by conventional banking is more than syariah banking. And when it is seen from each independent variable, variable which has the difference level between BUK and BUS is operational income operational cost variable (BOPO), the expansion cost, investment, liquidity ratio, and size while cost liquidity variable, prop financial capital, financial capital ratio and there is no difference of *Net Performing Loan* (NPL/NPF). It is caused the banking system between BUK and BUS also have difference.