

ABSTRAK

Tesis dengan judul "Perbandingan Kinerja Keuangan Bank Syariah di Lima Negara Asia Tenggara" ini ditulis oleh Yuni Nurlaili, NIM. 12508194034, dan dibimbing oleh Dr. H. Dede Nurohman, M.Ag. dan Dr. Mochamad Arif Faizin, M.Ag.

Perbankan dapat menjadi indikator keuangan bagi suatu negara untuk menilai baik dan buruknya perekonomian negara. Perbankan syariah dapat berkembang dengan pesat di negara-negara muslim. Asia Tenggara yang memiliki iklim tropis dan negara-negara didalamnya banyak yang menganut ajaran agama islam, bahkan negaranya mayoritas adalah muslim.

Rumusan masalah dalam penelitian ini antara lain: (1) Apakah terdapat perbedaan *Capital Adequacy Ratio* Bank Syariah di lima negara Asia Tenggara?, (2) Apakah terdapat perbedaan *Non Performing Financing* Bank Syariah di lima negara Asia Tenggara?, (3) Apakah terdapat perbedaan *Financing to Deposit Ratio* Bank Syariah di lima negara Asia Tenggara?, (4) Apakah terdapat perbedaan Biaya Operasional terhadap Pendapatan Operasional Bank Syariah di lima negara Asia Tenggara?, dan (5) Apakah terdapat perbedaan *Return on Asset* Bank Syariah di lima negara Asia Tenggara?. Penelitian ini bertujuan untuk menguji dan menganalisis perbedaan kinerja keuangan Bank Syariah di Lima Negara Asia Tenggara.

Metode yang digunakan adalah metode MANOVA. Jenis penelitian yang digunakan penelitian kuantitatif. Sumber data adalah data sekunder. Teknik pengumpulan data yang digunakan adalah teknik dokumentasi. Pengolahan data menggunakan SPSS 16.0. Analisis data yang digunakan amtara lain deskriptif data, Asumsi Klasik (Normalitas dan Homogenitas) dan uji hipotesis MANOVA.

Pengujian hipotesis MANOVA menunjukkan bahwa terdapat perbedaan *Capital Adequacy Ratio*, *Non Performing Financing*, *Financing to Deposit Ratio*, Biaya Operasional terhadap Pendapatan Operasional dan *Return on Asset* Bank Syariah di lima negara Asia Tenggara baik secara multivariat maupun univariat.

Kata kunci: Kinerja Keuangan, Bank Syariah, Asia Tenggara

ABSTRACT

Thesis with the title "Comparison of the Financial Performance of Islamic Banks in Lima" Countries of Southeast Asia" was written by Yuni Nurlaili, NIM. 12508194034, and guided by Dr. H. Dede Nurohman, M.Ag. and Dr. Mochamad Arif Faizin, M.Ag.

Banking can be a financial indicator for a country to assess the good and the bad of the country's economy. Islamic banking can develop rapidly in Muslim countries. Southeast Asia which has a tropical climate and the countries in which many adhere to the teachings of Islam, even The country is predominantly Muslim.

The formulation of the problem in this study include: (1) Are there any differences in the Capital Adequacy Ratio of Islamic Banks in five Southeast Asian countries?, (2) Are there any differences in the Non-Performing Financing of Islamic Banks in the five Southeast Asian countries?, (3) Is there a difference in Financing to Deposit Ratio Islamic banks in five Southeast Asian countries?, (4) Is there a difference in Fees Operations on Operating Income of Islamic Banks in five Asian countries Southeast?, and (5) Is there a difference in Return on Assets of Islamic Banks in Indonesia five Southeast Asian countries?. This study aims to test and analyze differences in the financial performance of Islamic banks in five Asian countries Southeast.

The method used is the MANOVA method. The type of research that used quantitative research. Source of data is secondary data. Technique data collection used is documentation technique. Data processing using SPSS 16.0. The data analysis used is descriptive data, Classical Assumptions (Normality and Homogeneity) and MANOVA hypothesis testing.

MANOVA hypothesis testing shows that there is a difference Capital Adequacy Ratio, Non Performing Financing, Financing to Deposit Ratio, Operating Costs to Operating Income and Return on Assets of the Bank Sharia in five Southeast Asian countries, both multivariate and univariate.

Keywords: Financial Performance, Islamic Banks, Southeast Asia