ABSTRACT

This research aims to determine the differences of financial performance between pure Islamic banking and a hybrid Islamic banking in 2011 around the world.

Method of research from this thesis is using the method of hypothesis testing, which aims to determine whether there are differences between the financial performances of a pure Islamic bank and hybrid Islamic banks around the world. This research was conducted in 2011. The data used in this study is secondary data. The secondary data used were obtained from published financial reports of pure Islamic banks and hybrid Islamic banks published financial reports around the world as well as other sources that can support the research. The data collected were analyzed using analysis hypothesis which conducted by non-parametric statistics testing, Two Independent Sample Test: Mann-Whitney U, because the data of this research are not normally distributed.

The result showed that there are significant differences regarding the financial performance between pure Islamic banking and a hybrid Islamic banking around the world, especially in the quality of productive assets aspect viewed from the ratio of KAP, profitability aspect viewed from ratio of BOPO and liquidity aspect viewed from ratio of FDR. In addition, the results of the research also showed that there is no significant difference regarding the financial performance between pure Islamic banking with hybrid Islamic banking around the world, i.e. on the capital aspect viewed from ratio of CAR, management aspect viewed from ratio of NPM, and profitability aspect viewed from ratio of ROA.

Key Words: Financial performance, CAMEL ratio, CAR, KAP, NPM, ROA, BOPO, FDR.