

Financial performance of islamic banking after the global financial crisis: a comparison between Islamic commercial banks and Islamic business unit banks in Indonesia

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Abstrak

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The global financial crisis has affected some industries or non-industries around the world. It has also impacted to Islamic banking in Indonesia, especially after 2007 until 2008. It has been recorded the Islamic banking industry in Indonesia shows a speedy recovery from the impact of the global financial crisis. Thus, this study aims to evaluate and examine the differences of Islamic bankings financial performance after the global financial crisis in Indonesia. The financial performances in this study are profitability ratio Return on Asset ROA and Return on Equity ROE, liquidity ratio Financing to Deposit Ratio FDR and Current Asset Ratio CAR and solvency risk ratio Equity Multiplier E and Debt to Equity Ratio DER. The samples in this study are the six Islamic banks from Islamic Commercial Banks Bank Usaha Sharia BUS and Islamic Business Unit Banks Unit Usaha Sharia UUS in Indonesia. Based on the results shows by the descriptive statistic, UUS is more effective in using their assets to generate income compared to BUS, but BUS is greater to manage their financing and more liquid than UUS whose has higher risk than BUS during 2009 until 2013. Independent sample t test shows that there is significant difference in terms of profitability, liquidity and solvency risk ratio between BUS and UUS Indonesia during 2009 until 2013.