

## Comparison Analysis of the Health of BCA Syariah Bank and Indonesian Sharia Commercial Banks Using the Canel Method

Suci Febriyanti <sup>1</sup>, Ahmad Fauzul Hakim Hasibuan <sup>2</sup>, Chessy Luviana Helmi <sup>3</sup>, Sri Ulina <sup>4</sup>

Faculty of Economics and Business,  
Universitas Malikussaleh

### Article Info

#### Article history:

Received June 9, 2023

Revised July 27, 2023

Accepted October 19, 2023

#### Keywords:

Bank Soundness Level  
Good Corporate Governance  
Islamic Commercial Banks  
RGEC Method (Risk Profile)

### ABSTRACT

This study aims to determine the level of soundness of Islamic Commercial Banks (BUS) in Indonesia using the Risk Based Bank Rating (RBBR) method or better known as RGEC method, including the Risk Profile, Acquisition and Capital of BUS in Indonesia 2015-2020. This type of research is a descriptive research with a qualitative approach. The research results show that, the average BUS NPF ratio for 2015-2020 is 3.99%, indicating that BUS are in the healthy category. The smaller the NPF, the healthier the bank. The average ROA ratio for BUS 2015-2020 is 1.03%, shows that BUS is in a fairly healthy predicate. The greater the ROA, the healthier the bank. And the average 2015-2020 CAR ratio of 18.73% shows that BUS are in very healthy condition. predicate. The greater the CAR, the healthier the bank. This fact shows that the performance of BUS in Indonesia need to be improved so that the profit (ROA) is maximized. This study aims to determine the soundness of Bank BCA Syariah for the 2016- 2020 period in terms of each RGEC aspect (Risk Profile, Good Corporate Governance, Earnings, and Capital). This study uses descriptive analysis with a quantitative approach. The data used in this study comes from the Annual Report of Bank BCA Syariah from 2016-2020. Data analysis was performed by assessing the ratio rating of each RGEC aspect (Risk Profile, Good Corporate Governance, Earnings, and Capital). The results of further research will be calculated to obtain the RGEC composite value. The results showed that the health level of Bank BCA Syariah for the 2016-2020 period in terms of the Risk Profile aspect was ranked 2nd in the "Healthy" category.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



### Corresponding Author:

Chessy Luviana Helmi  
Universitas Malikussaleh  
Email: [chessy.200440050@mhs.unimal.ac.id](mailto:chessy.200440050@mhs.unimal.ac.id)

### INTRODUCTION

Banks have a very important role in regulating/managing public funds, apart from being a source of funds for those in need, bank funds are also a place to store money for those who have excess funds (surplus units), besides that banks also have other functions that are increasingly widespread due to progress economy and the high level of economic activity has encouraged banks to create products and services that provide satisfaction and convenience to the community, such as providing more efficient payment mechanisms and instruments in economic activity.

The soundness or financial and non-financial condition of a bank based on Sharia principles is in the interest of all related parties, including bank owners, managers (management), the public using bank services,

Bank Indonesia as the bank's supervisory authority, and other parties. The condition of the bank can be used by these parties to evaluate the bank's performance in applying the precautionary principle, compliance with applicable regulations (Rustam, 2013).

Bank health is very important for financial institutions, especially banking, because banks manage customer funds entrusted to banks. The soundness level of the bank is also an important aspect that must be known by stakeholders. And the role of banking is not only to collect funds and channel funds from the public, but also to create products and provide services to provide youth and satisfaction for its customers.

This places the bank as a very strategic financial institution because it has facilitated and expedited community activities in carrying out economic transactions. (Wilson Lupa, Tommy Parengkuan, 2016) entitled comparative analysis of the soundness level of Islamic banking with conventional banking using the camel method. The analysis tool used is the ratio of CAR, NPF, ROA, ROE, and FDR. The results of his research show that in general, in terms of profitability and liquidity, Islamic banking is better than conventional banking. However, there are several things that Islamic banking is lower than conventional banking, especially in CAR, NPF and ROA. The difference in this study is the year of research and the variables used. Sholahuddin argues (2006), that the word Bank comes from French, namely Banque which means a bench or cupboard which has the function of being a container for storing or placing objects of great value, for example diamond caskets, gold caskets, cash caskets and so on. . Meanwhile, according to the Qur'an, that is something that has certain parts, for example management, structure, and functions of rights and obligations with examples: buying and selling, shadaqoh, spoils of war (Ghanimah), zakat infaq, endowments, and debts from trade with property which has a function that can be carried out by a certain role in activities in the economic field. Meanwhile, the notion of an Islamic bank is that a financial institution whose main business is to distribute credit and other services in terms of payment traffic and financial circulation is able to operate in accordance with the provisions or principles of Islamic banks.

According to Arifin (2002), Islamic banks are banks whose management does not involve usury activities. One of them is in the form of challenges that can be found in the Islamic world today is the avoidance of interest which is considered to cause usury. The thing that can give joy is that recently Muslim economists have been able to express considerable attention, with the aim of being able to find a way to replace a system of interest that has been set on transactions in a bank and to create a model in the theory of economic activity that freely as well as by testing it on the growth of economic activity, allocation and contribution as well as distribution in the acquisition section. With that, a mechanism from banking can be free from interest which can be called Islamic banking.

As for the purpose of Islamic banks being built, namely due to the taking of usury in financial or non-financial transactions, this is confirmed by (QS. Al-Baqarah, 2: 275). In the pattern that occurs in the interest that occurs, the bank cannot be interested in a business partnership, but if there is a guarantee in terms of collecting capital and income in interest.

Performance on bank health can be measured from various sources including financial reports issued by banks that are indirectly concerned (Rianti, 2013). Jumingan argues (2006: 242) that "Study on the Ratio of a Finance is a study that has been determined by making comparisons of one item in the financial statements with others, individually or together in order to obtain the relationship that occurs between items in the provisions, which can be seen on the balance sheet and income statement. With that, you can use a method used in studies such as ratios which will be able to describe and pass on a picture of the right or wrong of a situation or position in the company's finances.

## METHOD

In research using a type of quantitative descriptive research method. Descriptive research is research that describes the characteristics of a population about a phenomenon that is observed by examining it regularly and strictly by prioritizing objectivity which is carried out carefully. This research is with the object of Bank BCA and BSI in Indonesia, but conducting this research is only an observation or review of articles and other journal references on the internet. Population is territory generalizations consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. So the population is not only people, but also objects and other objects. While the sample is part of the number and characteristics possessed by the population. If the population is large and it is impossible for the researcher to study all of them due to limited funds, manpower, or time, then the researcher can use samples taken from that population provided that the samples taken must be truly representative (representative).

Types of data in research are: Secondary data, namely data taken by researchers indirectly by citing reports or documents that are already in articles and journals. Retrieval of respondent data was carried out by means of observation, namely observing and recording subjects and objects directly involved in the internal and external environment.

## RESULTS

Bank comes from two word meanings, namely *bangué* (French) and *banco* (Italian) which means chest/cabinet and bench. Chests/cupboards and benches have the meaning as a basic function of the bank, which is to provide a place for depositing money safely (safe keeping function) and a means for providing means of payment for buying goods and services (transaction function). 1 Islamic banks are intermediary institutions and service providers finance that works based on ethics and the Islamic value system, especially free from interest (*riba*), free from non-productive speculative activities such as gambling (*maysir*), free from things that are unclear and doubtful (*gharar*), principled in justice, and only finance halal business activities. 2 Islamic banks are banks that really avoid interest and do not apply an interest system but use a profit sharing system. In addition, Islamic banks also actively participate in achieving the goals and objectives of an Islamic economy that is oriented towards social welfare. Meanwhile, according to Law no. 21 of 2008 concerning Islamic Banking, Islamic Banks are banks that carry out their business activities based on sharia principles and by type consist of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS).

Tabel 1. 1 Pencapaian Kinerja Bank BCA Syariah tahun 2016-2020

Tahun	2016	2017	2018	2019	2020
Keterangan	(Miliar Rupiah)	(Miliar Rupiah)	(Miliar Rupiah)	(Miliar Rupiah)	(Miliar Rupiah)
Total Aset	4.995,6	5.961,2	7.064,0	8.634,4	9.720,3
Pembiayaan	3.462,8	4.191,1	4.899,7	5.645,4	5.569,2
DPK	3.842,3	4.736,4	5.506,1	6.204,9	6.848,5
Laba Bersih	36,8	47,9	58,4	67,2	73,1

Sumber: data diolah dari *Annual Report* Bank BCA Syariah

Tabel 1. Rasio keuangan Bank Umum Syariah 2015 -2020

NO	TAHUN	NPF %	ROA %	CAR %
1	2015	4.84	0.49	15.02
2	2016	4.42	0.63	16.63
3	2017	4.76	0.63	17.91
4	2018	3.26	1.28	20.39
5	2019	3.23	1.73	20.59
6	2020	3.13	1.40	21.64

Sumber: Statistik Perbankan Syariah 2015-2020

## CONCLUSION

Assessment of the soundness level of Bank BCA Syariah for the 2016-2020 period in terms of the Good Corporate Governance (GCG) factor was ranked 1st with the criteria of "Very Good". This is evidenced by the acquisition of a composite score of Bank BCA Syariah Self Assessment in 2016-2020 in a row of 1. This value indicates that Bank BCA Syariah is able to carry out and implement bank management in accordance with the GCG principles set by Bank Indonesia Regulations very well. Based on an analysis of the soundness level of Islamic Commercial Banks (BUS) in Indonesia using the Risk Based Bank Rating (RBBR) method or better known as the RGEC method. includes Risk Profile, Earning and Capital.

Risk Profile is measured by the Non Performing Financing (NPF) indicator, Earning is measured by the Return on Assets (ROA) indicator and Capital is measured by the Capital Adequacy Ratio (CAR) indicator of BUS in Indonesia 2015-2020. The results of the study show that the average BUS NPF ratio for 2015-2020 is 3.99% indicating that the BUS is in the title of Healthy. The smaller the NPF, the healthier the bank. The average BUS ROA ratio for 2015-2020 is 1.03%, indicating that the BUS is considered quite healthy. The greater the ROA, the healthier the bank. And the average 2015-2020 BUS CAR ratio of 18.73% indicates that the BUS is in the title of very healthy. The bigger the CAR, the healthier the bank. These facts indicate that the performance of BUS in Indonesia needs to be improved in order to maximize the profit (ROA).

## REFERENCES

- [1] Alawiyah, Tuti. 2016. Analysis of Bank Soundness Rating Using the RGEC Method At BUMN Commercial Banks Registered on the Indonesia Stock Exchange in 2012-2014. Thesis: Yogyakarta State University.
- [2] Darmawan, D. (2013). Quantitative Research Methods. Rosdakarya youth.
- [3] Antonio., MS (2001). Islamic Bank: From Theory to Practice. Echo Human Press.
- [4] Levine, R. (1997). Financial Development and Economic Growth: Views and Agenda. *Journal of Economic Literature*, 35(2), 688–726
- [5] Marlyna, D., & Wirando, MA (2018). Analysis of Sharia Bank Soundness Level. *Technobiz: International Journal of Business*, 19. <https://doi.org/10.33365/tb.v1i1.202>
- [6] Greuning, H. Van, & Iqbal, Z. (2008). Risk Analysis for Islamic Banks.
- [7] The International Bank for Reconstruction and Development/The World Bank. Hanafi, MM, & Halim, A. (2014). Financial Statement Analysis. UPP STIM YKPN. Hasan, MK, & Bashir, AHM (2005). Determinants of Islamic Banking Profitability. Edinburgh University Press.