Analysis of Financial Performance Comparison of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks using RGEC Method

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Abstract– *This research aims to find out if there is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank by using RGEC method. The ratios used in this study are NPF and FDR for Risk Profile, Good Corporate Governance, ROA and BOPO factors for Earning and CAR factors for Capital factors.*

This study uses a comparative type of quantitative approach research. The samples used in this study are Bank BNI Syariah and Bank Mega Syariah as foreign exchange sharia banks as well as Bank BRI Syariah and Bank BCA Syariah as non-foreign exchange sharia banks. Samples are determined based on the purpose sampling method. The data used in this study is secondary data, namely annual reports and good corporate governance reports processed using SPSS 24.

The results showed that there was no significant difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on npf aspect. For gcg, ROA, BOPO and CAR aspects show that there is a significant difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank.

Keywords **::** *performance, RGEC, Foreign exchange sharia bank, non-foreign exchange sharia bank.*

I. INTRODUCTION

Bank Mualamat Indonesia is the forerunner of sharia banking in Indonesia, established in 1991 and started operations in 1992. In 2008 based on Sharia Banking Statistics (SPS) data there were 28 Sharia banks consisting of 3 Sharia Commercial Banks and 25 Sharia Business Units. The data shows that the growth of Sharia banking is quite rapid. It also encourages the government to issue a special policy to regulate Sharia banking activities by issuing Law No. 21/2008 on Sharia banking.

In the past decade the number of Sharia banking has increased to 14 Sharia Commercial Banks and 20 Sharia Business Units. The development of Sharia banking is still far from expected. The muslim population, which is the largest in the world, does not guarantee the rapid pace of development of Sharia banking. In fact, the financial performance of sharia banks is not as good as conventional banks.

Figure 1.1
Development of Sharia Banking in Indonesia
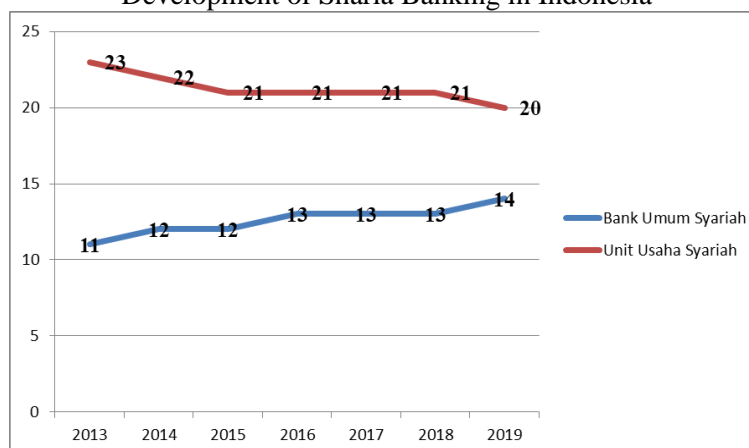
Source: Statistik Perbankan Syariah 2019

Based on the figure of 1.1 the number of sharia public banks is not consistently increasing from year to year, but this development is considered quite good due to the absence of a decrease in the number of sharia public banks. The potential for the development of Sharia banking in Indonesia is relatively large. The Muslim population in Indonesia is the majority, with the support of a policy from the Indonesian Ulama Council (MUI) which states that the interest on usury banks. The customer's perception of bank interest law is understanding and belief, the view that bank interest is usury and contrary to sharia principles then one will look for other alternatives to invest not based on interest but on sharia banks that use a yield-share system (Rahmawaty, 2014).

Financial Performance is the company's ability to manage and control its resources (Ikatan Akuntan Indonesia, 2017). Financial performance can be used as a benchmark for the success of Sharia banks, one of which is to measure how good sharia banks are in terms of management management so as to generate profits for customers. Financial performance will improve in line with the level of good banking health.

In 2004 Bank Indonesia issued a policy to measure the health level of commercial banks by camel method which is included in Bank Indonesia Regulation No. 6/10/PBI/2004. This ratio measures *Capital, Asset Quality, management, Earning, Liquidity, Sensitivity to Market Risk.* The development of the complexity of the bank's business and in order to meet the expectations of higher stakeholders, Bank Indonesia refined the policy by rgec*(Risk Profile, Good Coorporate Governance, Earning, and Capital)*method set out in Bank Indonesia Regulation No. 13/1/PBI/2011.

Analyzing a bank using the RGEC method can be used as an indicator to determine whether a bank deserves to be called healthy or not. Financial crises that lead to monetary crises are usually triggered by the failure of banking to gain credibility in the eyes of customers. The *black Tuesday events* that hit America are testament to the importance of trust in the financial world, especially banking. When a bank fails to gain the trust of its customers, it will cause a variety of problems one of which is rush.

Rush is the action of customers who withdraw their savings and deposits at the same bank. If most of the customer's money is being channeled in the form of financing of course the bank will not be able to pay the customer's money as a whole. In the end the bank will experience bankruptcy. This is the reason why the RGEC method for determining whether or not such financial institutions are to be trusted.

Some Sharia banks have obtained letter of appointment from Bank Indonesia to be able to conduct banking business activities in foreign exchange or commonly referred to as foreign exchange banks. Foreign exchange banks can conduct various transactions related to foreign currencies such as foreign currency transfers, foreign exchange trades, import export transactions and others. While non-foreign exchange banks are banks that have not obtained permission to carry out business activities related to foreign exchange business activities. The financial performance of the two types of banks certainly has a difference, seen from the wider scope of transactions that sharia foreign exchange banks can make. This was supported by Ariwibowo, Robbani, & Herwati, (2019) which stated that there is a significant difference between financial performance based on ROA ratio. However, in contrast to previous research that stated that when viewed in terms of roa value between foreign exchange sharia banks and non-foreign exchange sharia banks have no significant difference because the government has set standards for banks operating must have a minimum roa value of 1.5% (Mahayati & Sukmana, 2017).

By knowing the difference in performance between Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank based on the concept of RGEC customers will certainly feel safer to place some of their money in the form of savings or deposits. Performance differences between Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank can be used as a reference for customers in choosing a bank. The performance of sharia banks certainly can not be seen only from the financial side, there needs to be an assessment of the risks that may occur and management in management. Therefore, researchers conducted an analysis of sharia foreign exchange banks and non-foreign exchange sharia banks to see if there were significant differences. Thus the title of this study is a Comparison Analysis of Financial Performance of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank using RGEC Method.

II. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

2.1. Theoretical Framework
2.1.1. Sharia Enterprise Theory

The view of enterprise theory is based on the idea that the company serves as a social institution that has a broad and complex economic influence so that from it is demanded social accountability. The Company cannot be run for the benefit of shareholders only. Although shareholders have a juridical right as owners, the interests of stakeholders together for the sake of the company's progress and prosperity must take precedence. The purpose of the company according to the concept of enterprise theory is in order to provide welfare to several groups of people who are interested in the company (Mulawarman, 2009:79).

But the theory of enterprise is still capitalist, Triyuwono, (2013) added the highest stakeholders so that this theory is in accordance with sharia namely God as the highest stakeholder. Triyuwono, (2013) said that accounting is discursive, i.e. accounting has an affecting and influenced nature. When accounting is born from a capitalist entity, then the

information presented is capitalist so that the decisions issued for future planning are capitalist such as prioritizing the increase of the company's profits and caring for the shareholders. More importantly, if accounting is born from sharia entities, then the information presented is not only profit-oriented but also social.

The theory of sharia enterprise has concern for the broader stakeholders, according to the theory of enterprise stakeholders including:

1. God

God is the ultimate stakeholder in the company, making God the highest stakeholder signifying that man is only the manager. In Islam, this term is known as Khalifatulloh fii Ard i.e. human beings as managers on the earth, human beings are given a mandate to prosper all stakeholders and held accountable by God.

2. Nature

Nature is a provider of the resources we need, especially for companies whose raw materials come from nature. The company is established on the face of the earth, operating using energy available in nature. Unlike human stakeholders in distributing natural welfare does not need money. The form of distribution is the form of concern for nature by preserving and preventing natural damage.

3. Humans

People are distinguished into two groups, namely direct stakeholders and indirect stakeholders. Direct stakeholders are parties that directly contribute to the company's sustainability. Indirect stakeholders are parties who do not contribute to the company but are sharia entitled to the welfare of the company for the impact of the company's activities.

2.1.2. Foreign Exchange Bank

Foreign Exchange Bank is a bank that can hold international transactions. Bank Foreign Exchange is a Bank Indonesia that can conduct banking business activities in foreign exchange. Based on Bank Indonesia External Circular Letter No. 15/27/DPNP/2013, there are several requirements for Conducting Business Activities in Foreign Exchange as follows:

1) Banks that apply to conduct Business Activities in foreign exchange must meet the following requirements:

   a. bank health level with composite rating of 1 (one) or 2 (two) over the last 18 (eighteen) months;

   b. has a Core Capital of at least Rp1,000,000,000,000.00 (one trillion rupiah); and

   c. meet the ratio of Minimum Capital Provision Obligation (KPMM) in accordance with the Risk Profile for the latest KPMM assessment as referred to in bank indonesia provisions governing the KPMM with the following requirements:

   - In the case of KPMM according to the Risk Profile less than 10% (ten percent) then KPMM is set at least 10% (ten percent).
   - KPMM for Sharia Commercial Bank (BUS) is set at least 10% (ten percent) as long as there are no provisions governing KPMM in accordance with the risk profile for Sharia Commercial Banks.

2) The branch office of the Bank located abroad may conduct Business Activities in foreign exchange as long as it has fulfilled the requirements of The Core Capital as referred to in point 1.b derived from the business funds that have been allocated as Capital Equivalency Maintained Assets (CEMA) as referred to in the provisions of Bank Indonesia governing the KPMM.

3) Sharia Business Unit (UUS) may apply to conduct Business Activities in foreign exchange as long as conventional commercial bank (BUK) which is the parent has been approved to conduct Business Activities in foreign exchange.

2.1.3. Non-Foreign Exchange Banks

Non-Foreign Exchange Bank is a Bank that has not obtained permission to conduct International transactions and/ or can only conduct transactions in one currency.

2.1.4. Bank Financial Performance

Financial performance is an analysis conducted to see the extent to which a company has implemented using the rules of financial implementation properly and correctly. The company's performance is an overview of the financial condition of a company analyzed with financial analysis tools, so that it can be known about the good financial condition of a company that reflects the performance of work in a certain period. This is especially important for resources to be used optimally in the face of environmental changes (Fahmi, 2011:2). The bank's performance will improve in line with the bank's good health level. Based on article 1 PBI Number 13/1/PBI/2011 the bank's health level is the result of an assessment of the Bank's condition carried out against the risks and performance of the bank.

Based on Bank Indonesia Regulation No. 13/1/PBI/2011 the Bank shall conduct an assessment of the Bank's Health Level individually using a risk-based bank rating, the scope of the assessment of the following factors:

1. Risk*Profile*

   Risk profile is an assessment of the inherent risk and quality of risk management implementation in the Bank's operations conducted against 8 (eight) risks, based on Financial Services Authority Regulation NUMBER 18 /POJK.03/2016 on The Implementation of Risk Management for Commercial Banks, namely:

   a. Credit risk

   Credit risk is the risk due to the failure of other parties in fulfilling obligations to the Bank, including Credit Risk due to debtor failure, Credit concentration risk, counterparty credit risk, and settlement risk. In Sharia Bank can use NPF ratio to know the risk of kedit. According to PSAK No. 31 of 2007 Non Performing Financing (NPF) or non-performing loans are loans/financing that payment of principal installments and or interest/ share of proceeds has passed from 90 days or more after maturity, or credit/refinancing whose payment in a timely way is highly doubtful. NPF is formulated as follows:

   $$\text{NPF} = \frac{Total\ Non\ Performing\ Financing}{Total\ Financing} \times 100\%$$

   b. Market risk

   Market risk is Risk in balance sheet positions and administrative accounts, including derivative transactions, due to overall changes in market conditions, including risk of change in option prices. A risk arising from the decrease in the value of an investment due to movements in market factors such as capital risk, interest rate risk, currency risk and commodity risk.

   c. Liquidity risk

   Liquidity risk is a risk due to the Bank's inability to meet the maturity obligations of cash flow funding sources and/or from high-quality liquid assets that can be used, without interfering with the Bank's financial activities and conditions. Liquidity risk can be calculated using financing to deposit ratio (FDR) which is a comparison of the amount of credit financing provided with community deposits. Bank Indonesia's provision stipulates that a healthy Bank has an FDR value between 85%-110%. FDR is formulated as follows:

$$FDR= \frac{Total\,Financing}{Total\,Depositor\,Funds} \times 100\%$$

d. Operational risk

Risks resulting from inadequacy and/or malfunction of internal processes, human error, system failure, and/or external events affecting the Bank's operations.

e. Risk of hokum

Risk due to lawsuits and/or weaknesses of juridical aspects.

f. Stratejic risk

Risks resulting from inaccuracies in the decision-making and/or implementation of stratejic decisions and failures in anticipating changes in the business environment.

g. Compliance risk

Compliance risk is a risk caused by the company's non-compliance with regulations or regulations or laws set by the local government either in writing or in writing.

h. Reputational risk

Risk due to decreased level of stakeholder confidence stemming from negative perceptions of the Bank.

2. Good Corporate Governance (GCG)

Good Corporate Governance is an assessment of the Bank's management on the implementation of GCG principles. Based on OJK Circular Letter No. 15/SEOJK.05/2016 The Principles of Good Corporate Governance include:

a. transparency, namely openness in the decision-making process and openness in the disclosure and provision of relevant information about the Company, which is easily accessible to stakeholders in accordance with the laws and regulations in the field of financing as well as standards, principles, and practices of organizing a healthy financing business.

b. Accountability, namely the clarity of the function and implementation of corporate organ accountability so that the Company's performance can run transparently, fairly, effectively, and efficiently.

c. Responsibility, namely the suitability of the Company's management with the laws and regulations in the field of financing and ethical values as well as standards, principles, and practices of conducting a healthy financing business;

d. Independence, i.e. the state of the Company which is managed independently and professionally and free from conflicts of interest and influence or pressure from any party that is not in accordance with the laws and regulations in the field of financing and ethical values as well as standards, principles, and practices of organizing a healthy financing business

e. Equality and fairness, namely equality, balance, and fairness in fulfilling the rights of stakeholders arising under agreements, laws and regulations, and ethical values and standards, principles, and practices of organizing a healthy financing business.

3. Earnings

Assessments of rentability include assessments of earnings performance, earnings sources, and sustainability earnings of the Bank. assessment of rentability can use the following ratio calculations:

a. *Return On Assets* (ROA)

Return on assets is used to measure the company's ability to generate profit from the assets used. ROA is able to measure the company's ability to make profit in the past to be projected in the future. Roa looks at the extent to which investments that have

been invested are able to provide a return on return as expected and the investment is actually the same as the assets of the company invested or placed. Roa is formulated as follows:

$$ROA = \frac{Earning\ Before\ Tax}{Total\ Asset} \times 100\%$$

b. Operating Expenses to Operating Income (BOPO)

BOPO is a ratio that compares operating expenses with operating income, with the aim of knowing how much the company is capable of managing operating expenses so as not to swell. The greater the value of BOPO, the more inefficient the bank's management is in managing its operating expenses. The BOPO ratio is formulated as follows:

$$BOPO = \frac{Operating\ Expense}{Operating\ Revenue} \times 100\%$$

4. Capital

This assessment includes an assessment of capital adequacy and capital management. Capital assessment can use current adequacy ratio (CAR). CAR is a capital adequacy ratio that demonstrates the ability of banks to provide funds used to address possible losses. According to Bank Indonesia Regulation No. 10/15/PBI/2008 article 2 paragraph 1 listed banks must provide a minimum capital of 8% of risk-weighted assets (ATMR).

$$CAR = \frac{Capital}{Risk\ Weighted\ Asset} \times 100\%$$

2.2. hypothesis development

The hypotheses in this study are:

1. It is suspected that there is no significant difference between Non Performing Financing of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

2. There is suspected to be no significant difference between Financing to Deposit Ratio of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

3. It is suspected that there is no significant difference between Good Corporate Governance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

4. It is suspected that there is a significant difference between Return On Assets of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

5. It is suspected that there is a significant difference between operating costs to operating income of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank.

6. It is suspected that there is a significant difference between the Current Adequacy Ratio of The Foreign Exchange Sharia Bank and the Non-Foreign Exchange Sharia Bank

III. RESEARCH METHODS

3.1. Research Strategies

The strategy used in this study is Quantitative-Comparative research. Quantitative research emphasizes objective phenomena and is reviewed quantitatively. The purpose of using comparative research is to find out if there are differences in financial performance between Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank using RGEC method.

3.2. Population and Sample

The population in this study is all Sharia Commercial Banks in Indonesia consisting of 5 Foreign Exchange Sharia Commercial Banks namely Bank Muamalat Indonesia, Bank BNI Syariah, Bank Syariah Mandiri, Bank Mega Syariah and Maybank Syariah Indonesia and 9 Non-Foreign Exchange Sharia Commercial Banks namely Bank Aceh Syariah, BPD Nusa Tenggara Barat Syariah, Bank Victoria Syariah, Bank BRI Syariah, Bank Jabar Banten Syariah, Bank Panin Dubai Syariah, Bank Syariah Bukopin, Bank BCA Syariah and Bank Tabungan Pensiunan Nasional Syariah.

The samples in this study are Bank BNI Syariah and Bank Mega Syariah as Bank Syariah Foreign Exchange, Bank BRI Syariah and Bank BCA Syariah as Non-Foreign Exchange Banks. Sampling technique using purposive sampling is a technique for determining research samples with certain considerations that have the purpose so that the data obtained later can be more representative.

3.3. Data collection data and methods

This research used secondary data in the form of annual financial statements of Bank BNI Syariah, Bank Mega Syariah, Bank BCA Syariah and Bank BRI Syariah in the period 2014-2018 and Good Corporate Governance Report obtained from the official website of Bank BNI Syariah, Bank Mega Syariah, Bank BCA Syariah and Bank BRI Syariah.

3.4. Data Analysis Methods

3.4.1. Classic Assumption Test
1. Normality Test

A normality test is a test conducted with the aim of assessing the distribution of data on a data group or variable, whether the distribution of that data is distributed normally or is distribution is abnormal. The test of data normality is carried out by kolmogorov smirnov method. Data that has a probability value of >0.05 is said to be normally distributed instead if the probability value <0.05 then the data is not distributed normally.

If the data in the test is distributed normally then the Independent Sample T-test will be performed, whereas if the data is not distributed normally then use mann-whitney test.

3.4.2. *Independent Sample T-test*

If F counts with Equal Variance Assumed (assumed all variances are the same) it has a sig value. > 0.05 then stated both variants are the same. When both variances are the same, then use Equal Variance Assumed (assumed for both variants of the same) for t-count. If t-count sig. < 0.05, it is said that the financial performance of Bank BNI Syariah and Bank BRI Syariah is not a significant difference.

If F-calculate with Equal Variance Assumed (assumed all variants are the same) it has a sig value. <0.05, it is stated that the two variances are different. When the two variants are different, then to compare the two banks use Equal Variance Not Assumed (assumed the two variances are not the same) for t-count. If t-calculate with Equal Variance Not Assumed (assumed both variances are not the same) it has sig. > 0.05, it can be said that the financial

performance of Bank BNI Syariah and Bank BRI Syariah is not a significant difference, but if sig. < 0.05, it can be stated that the financial performance of Bank BNI Syariah and Bank BRI Syariah there are significant differences.

3.4.3. Mann-Whitney Test

Mann whitney U Test is a non parametric test option if the Independent T-test cannot be performed because the assumption of normality is not met. If the u-count value has a value of sigma > 0.05, it can be said that the financial performance of Bank BNI Syariah (Bank Umum Syariah Devisa) and Bank BRI Syariah (Bank Umum Syariah Non-Foreign Exchange) does not have a significant difference, but if the value of U count has a value of sigma < 0.05, it can be stated that the financial performance of Bank BNI Syariah (Bank Umum Syariah Devisa) and Bank BRI Syariah (Bank Umum Syariah Non Devisa) there are significant differences.

IV. RESULTS
4.1. Analysis of Financial Performance by RGEC Method
1. Risk Profile

   The risk profiles used in this study are credit risk and liquidity risk. Credit risk is assessed by calculating npf ratio (Non Performing Financing), while liquidity risk is assessed by calculating FDR ratio (Financing to Deposit Ratio).

   a. Credit Risk

   The inherent level of risk for credit risk explains that the likelihood of losses faced by Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank is relatively low. Based on the attachment of SE BI No. 13/24/DPNP Year 2011 explained that banks with a matrix rank 2 or Low to Moderate have good quality in the provision of funds, the strategy of providing funds or business model is relatively stable.

   While based on the quality of risk management implementation for credit risk Sharia Bank Foreign Exchange and Bank Syariah Non Foreign Exchange has the quality of implementation of credit risk management adequately, although there are some minor weaknesses but can be resolved in normal business activities. Based on se bi annex No. 13/24/DPNP Year 2011 explained that banks with a satisfactory matrix have a formulation of the level of risk to be taken and risk tolerance is adequate and has been in line with the strategic objectives and business start-ups of the bank as a whole.

   b. Liquidity Risk

   The inherent level of risk for liquidity risk at Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank looks likely to be losses faced by banks from liquidity risk is quite high. Appendix SE BI No. 13/24/DPNP Year 2011 describes banks with a matrix rating of 3 (moderate) having sufficient liquid bank assets to cover maturing liabilities. But the source of funding is not stable enough. As for Non-Foreign Exchange Sharia Bank experienced an improvement in performance in 2017-2018 with a rating of 2 (low to moderate) where in that year the likelihood of losses faced by banks from liquidity risk is relatively low.

   The quality of risk management implementation for liquidity risk of Foreign Exchange Sharia Bank is adequate. Appendix of SE BI No. 13/24/DPNP Year 2011 describes liquidity risk with a rating of 3 (fair) having a sufficient liquidity management strategy, there are several weaknesses in one or more aspects of liquidity management that need management's attention. At Sharia Non-Foreign Exchange Bank the quality of risk management implementation for liquidity risk is adequate. The liquidity risk management process is adequate in identifying, measuring, monitoring

and controlling liquidity risk. Based on the results of independent review despite weaknesses but not significant.

2. Corporate Governance

Good corporate governance is referred to as a transparent process for determining the company's goals, achievements and performance assessments (Agoes, 2011). Based on SEOJK No. 5/SEOJK.05/2016 the composite value of self assessment has a ranking of 1-5 with details of 1 (84-100), 2 (68-83), 3 (52-67), 4 (36-51), and 5 (20-35). The larger the ranking indicates the implementation of GCG the less good it is.

Based on the attachment of SE BI No. 13/24/DPNP Year 2011 it appears that Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank have conducted the implementation of Good Corporate Governance which is generally very good. This is reflected in the very adequate fulfillment of the principles of Good Corporate Governance. There are weaknesses in the implementation of Good Corporate Governance but it is not significant and can be improved by bank management.

3. Earning

This research uses Return On Assets (ROA) and Operating Costs to Operating Income (BOPO) to assess Earnings or Rentablilitas. The condition of the loanability of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank during 2014-2018 continues to change.

Based on the attachment of SE BI No. 13/24/DPNP Year 2011 rentability of Bank Syariah Foreign Exchange is adequate, profit meets the target but there is pressure on profit performance that can lead to a decrease in profit. In this condition the ability to profit in improving capital and future profit prospects is quite good. In 2016, the performance of The Islamic Foreign Exchange Bank showed an improvement in which it was ranked 1st based on the chart of the rating of the rentability factor, this condition shows that the bank's performance in generating profit is very adequate and the components that support core earnings are very stable.

Sharia Non-Foreign Exchange Bank was ranked 4th in 2014, where this condition indicates that the rentability of Non-Foreign Exchange Sharia Bank is inadequate and profit does not meet the target. At that time the main source of rentability came from non core earnings, because the components that support core earnings were unstable. However, The Non-Foreign Exchange Sharia Bank was able to improve its rentability, seen in 2015-2018 the rentability of Non-Foreign Exchange Sharia Bank is adequate and profit meets the target. The bank's performance in generating profit is adequate as well as the ability to profit in improving capital and high future profit prospects.

4. Capital

Bank Indonesia stipulates that the minimum car value is 8%. This ratio demonstrates the ability of banks to provide funds to address possible losses. This indicates that the greater the value of CAR indicates that a bank has a good capital adequacy so as to overcome the risks that may occur.

Based on the matrix of capital factor ratings of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank is ranked 1st. SE BI No. 13/24/DPNP Year 2011 shows that Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank have very adequate capital quality and adequacy relative to their risk profile, which is accompanied by very strong capital management. In this condition the bank has excellent capital management and/or has an excellent capital adequacy assessment process in

accordance with the strategy and business objectives as well as the complexity and scale of the bank.

4.2. Data Analysis Results

4.2.1. Normality Test Results

Table 4.1 Kolmogorov-Smirnov Test Results of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks

Kolmogorov-Smirnov Test	Asymp. Sig. (2-tailed)
NPF	0,114
FDR	0,052
GCG	0,017
ROA	0,000
BOPO	0,200
CAR	0067

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on a table of 4.7 test results One-Sample Kolmogorov-Smirnov shows the value of significance in NPF 0.114 ; FDR 0.052 ; BOPO 0.200 and CAR 0.067. The output result is above the size of more than 0.05 which indicates that the data is distributed normally. Because kolmogorov-smirnov's One-Sample test results show normal distributed data then the test used is Independent Sample T-Test. Meanwhile, the significance values of GCG 0.017 and ROA are 0.017, due to the sig value. < 0.05 which indicates that the data is not distributed normally. therefore the test conducted is the Mann-Whitney test.

4.2.2. Independent Sample T-test results

a. Comparison of Non Performing Financing (NPF) of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank

Table 4.2 NPF Ratio Independent Sample T-Test Results

		Equal of Variances		t-test for Equality of Means		
		F	Sig.	t	Df	Sig. (2-tailed)
NPF	Equal Variances Assumed	35,143	0,000	1,074	18	0,297
	Equal Variances Not Assumed			1,074	11,286	0,305

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.8 it can be seen that the F calculation for NPF is 35,143 with a probability of 0.000 because the probability value is less than 0.05 it can be said that the two variants differ or in other words there are variant differences in the data of NPF Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank. If both variants are the same, Equal Variances Not Assumed is used. thitung for NPF using Equal Variances Not Assumed is 1,074 with a sig value. 0.305. Because of the value of sig. > 0.05 (0.305 > 0.05) it can be concluded that there is no significant difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

b. Comparison of Financing to Deposit Ratio (FDR) of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank

Table 4.3 Independent Sample T-Test Results of FDR Ratio

		Equal of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
FDR	Equal Variances Assumed	0,357	0,558	1,346	18	0,195
	Equal Variances Not Assumed			1,346	17,602	0,195

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.9 it can be seen that the Fhitung for FDR is 0.357 with a probability of 0.558 because the probability value is greater than 0.05 it can be said that the two variants are the same or in other words there are no variant differences in the data of FDR Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank. If both variants are the same, Equal Variances Assumed is used. thitung for NPF using Equal Variances Assumed is 1,346 with a sig value. 0.195. Due to sig value. > 0.05 (0.195 > 0.05) it can be concluded that there is a significant difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

c. Comparison of Operating Costs to Operating Income (BOPO) of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank

Table 4.4 Independent Sample T-Test Results of BOPO Ratio

		Equal of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
BOPO	Equal Variances Assumed	0,938	0,346	-1,066	18	0,301
	Equal Variances Not Assumed			-1,066	17,118	0,301

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.12 it can be seen that the Fhitung for BOPO is 0.938 with a probability of 0.346 because the probability value is greater than 0.05 it can be said that the two variants are the same or in other words there are no variant differences in the data of BOPO Bank Syariah Foreign Exchange and Sharia Non Foreign Exchange Bank. If both variants are the same, Equal Variances Assumed is used. thitung for BOPO using Equal Variances Assumed is 1,066 with a sig value. 0.301. Because of the value of sig. > 0.05 (0.301 > 0.05) it can be concluded that there is a significant difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

d. Comparison of Current Adequacy Ratio (CAR) of Sharia Foreign Exchange Banks and Non-Foreign Exchange Sharia Banks

Table 4.5 Independent Sample T-Test Car Ratio Results

		Equal of Variances		t-test for Equality of Means		
		F	Sig.	t	Df	Sig. (2-tailed)
CAR	Equal Variances Assumed	11,913	0,003	-2,241	18	0,038
	Equal Variances Not Assumed			-2,241	11,108	0,046

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.13 it can be seen that the Fhitung for CAR is 11,913 with a probability of 0.003 because the probability value is less than 0.05 it can be said that the two variants differ or

in other words there are variant differences in the data of CAR Bank Syariah Foreign Exchange and Bank Syariah Foreign Exchange. If the two variants are different, Equal Variances Not Assumed is used. thitung for CAR using Equal Variances Not Assumed is 2,241 with a sig value. 0.046. Due to sig value. < 0.05 (0.046 < 0.05) it can be concluded that there is a difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank.

4.2.3. Mann-Whitney Test Results
a. Comparison of Good Corporate Governance (GCG) of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks

Table 4.6 Mann-Whitney GCG Test Results

Test Statisics[a]	
	GCG
Mann-Whitney U	19,000
Wilcoxon W	74,000
Z	-2,429
Asymp. Sig. (2-tailed)	0,015
Exact Sig. [2*(1-tailed Sig.)]	0,019

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.10 it can be seen that the Zcount for GCG is 74,000 with a probability of 0.015. Because of the sig value. < 0.05 (0.015 < 0.05) it can be concluded that there is a significant difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank from gcg aspect.

b. Comparison of Return on Assets (ROA) of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks

Table 4.7 Mann-Whitney ROA Ratio Test Results

Test Statisics[a]	
	GCG
Mann-Whitney U	14,000
Wilcoxon W	69,000
Z	-2,722
Asymp. Sig. (2-tailed)	0,006
Exact Sig. [2*(1-tailed Sig.)]	0,005

Source: OUTPUT SPSS 24 (processed data, 2020)

Based on table 4.10 it can be seen that Zhitung for GCG is 74,000 with a probability of 0.015. Because of the sig value. < 0.05 (0.015 < 0.05) it can be concluded that there is a significant difference between the performance of Sharia Foreign Exchange Bank and Non-Foreign Exchange Sharia Bank from gcg aspect

4.3. Discussion of Research Results

4.3.1. Comparison of Non Performing Financing (NPF) of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks

Non Performing Financing (NPF) or problematic financing can be interpreted as loans that have difficulty repaying. Calculation of NPF ratio is required by banks or investors because it can be used as a reflection of payment risk. The higher the NPF ratio, the higher the financing risk that must be borne. As a result, banks must provide greater funds to cover these risks. This problem can be caused by poor credit analysis, unstable economic conditions and so on.

This research shows that both Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks both have risks in problematic financing. Problematic financing can certainly be prevented by taking preventive and repressive actions. Preventive measures that can be taken such as conducting accurate analysis of financing and monitoring data and monitoring of the financing provided. Repressive measures are in the form of settlement of problematic financing as set out in Bank Indonesia Regulation No. 13/9/PBI/2011 through rescheduling, reconditioning, and restructuring.

4.3.2. Comparison of Financing to Deposit Ratio (FDR) of Sharia Foreign Exchange Banks and Non-Foreign Exchange Sharia Banks

Financing To Deposit Ratio is the ratio used to measure the composition of the amount of financing provided by the amount of funds and capital owned or used. FDR ratio can be used as an indicator to measure the ability of banks to pay back withdrawals made by customers by using financing as a source of liquidity. The higher the FDR ratio, the lower a bank's liquidity capabilities. but on the other hand the high ratio of FDR indicates the receiving of large bank funds.

This research shows that the liquidity level of Sharia Foreign Exchange Bank is better than that of Non-Foreign Exchange Sharia Bank. The range of transactions in the form of foreign currency makes the scope of transactions of Sharia Foreign Exchange Bank not only in the country. In line with research conducted by (Aziz, 2015) which stated that there is a significant difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank judging by the FDR aspect. One type of third-party savings account is savings deposits. Sharia Foreign Exchange Bank has access to international transactions in the form of foreign exchange savings. This is one of the reasons for the difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank from the FDR aspect. Because of the increasing amount of public funds raised will make it easier for banks to channel financing.

4.3.3. Comparison of Good Corporate Govermamce (GCG) of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank

Good Corporate Governance is a system that governs the role relationship of the Board of Commissioners, Board of Directors, Shareholders and other Stakeholders. Good corporate governance is also referred to as a transparent process for determining corporate goals, achievements and performance assessments (Agoes, 2011). The implementation of GCG principles or good corporate governance can improve the company's performance and long-term economic value for investors and stakeholders.

This result is supported by descriptive analysis data showing the average GCG rating of Sharia Foreign Exchange Bank during 2014-2018 was 1.79 and Sharia Bank Non-Foreign Exchange was 1.35. In line with this research, (Noviantari, Wahyuni, & Sinarwati, 2017) stated that a good GCG rating will increase the return of shares in foreign exchange

banks which then impacts on the increasing financial performance of banks. the lower the GCG rating of the bank, the better the management of the bank in fair, transparent, and responsible manner and show the better management performance (Astari, Yasa, & Sujana, 2018).

4.3.4. Comparison of Return on Assets (ROA) of Foreign Exchange Sharia Banks and Non-Foreign Exchange Sharia Banks

Return On Assets is a profitability ratio that shows the percentage of profit the company earns with respect to the overall resource or the average number of assets. The higher the ROA ratio indicates that the bank is more effective in managing its assets to generate the amount of net profit generated. Roa ratio can help management or investors to see how well a company is able to convert its investment in assets into profits.

This research shows that the profitability level of Sharia Foreign Exchange Bank is better than that of Non-Foreign Exchange Sharia Bank. This indicates that Sharia Foreign Exchange Bank can optimize the assets owned to generate profit for the bank. The operational activities of Bank Syariah Foreign Exchange in the overseas sphere also contribute to maximizing the profit generated.

4.3.5. Comparison of Operating Costs to Operating Income (BOPO) of Foreign Exchange Sharia Bank and Non-Foreign Exchange Sharia Bank

The BOPO ratio is used to measure operating expenses to operating income. BOPO can see how much the bank is capable of managing its operating expenses. The higher the value of BOPO, the more efficient the bank's operational activities because the bank is less able to minimize the expenses incurred. On the other hand, the low value of BOPO shows the more effective the bank is in managing its operating expenses.

In banking, operating expenses are interest expense from third parties while operating income is interest from customers. Operating income of one of them is derived from income on foreign exchange transactions. This description shows that the more foreign exchange transactions conducted by sharia foreign exchange banks will increase operating income and lower the bopo ratio so that the financial performance will be better.

4.3.6. Comparison of Current Adequacy Ratio (CAR) of Sharia Foreign Exchange Banks and Non-Foreign Exchange Sharia Banks

Capital is the main factor for a bank to be able to grow its business. CAR ratio is a capital adequacy ratio that serves to accommodate the risk of losses that banks may face. The higher the value of CAR the better the ability of banks to bear the risk of any financing or risky productive assets. Car's high value also shows that the bank is able to finance its operations and make a considerable contribution to its profits.

This research shows that the capital structure of Non-Foreign Exchange Sharia Bank is adequate to support the needs in carrying out its operational activities. This is supported by descriptive statistical data showing that the average car of Non-Foreign Exchange Sharia Bank during 2014-2015 was 25.15% greater than the Sharia Foreign Exchange Bank of 19.24%. Capital is very important for the establishment of a bank until it concerns the sustainability of the bank. The better the capital adequacy of a bank will increase customer trust.

V. CONCLUSION, IMPLICATIONS AND LIMITATIONS OF RESEARCH

5.1. Conclusion

This research aims to find out if there is a significant difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank using RGEC method. The samples in this study are Bank BNI Syariah and Bank Mega Syariah as Bank Syariah Foreign Exchange and Bank BRI Syariah and Bank BCA Syariah as Non-Foreign Exchange Sharia Banks. Based on the results of the research that has been done, it can be concluded that:

Based on statistical analysis using independent sample t-test and Mann-Whitney test shows that:

1. There is no difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on npf aspect.

2. There is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on fdr aspect.

3. There is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on gcg aspect.

4. There is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on the roa aspect.

5. There is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on bopo aspect.

6. There is a difference between the financial performance of Bank Syariah Foreign Exchange and Non-Foreign Exchange Sharia Bank based on car aspect.

5.2. Implications

Based on the results of the research obtained, the authors give the following advice:

1. For Sharia Foreign Exchange Bank

Overall during 2014-2018 Bank Syariah Foreign Exchange had a well-rated performance. However, it would be better if the Foreign Exchange Sharia Bank improved its profitability by maximizing its assets to generate profits. This is seen from the average ROA ratio which is still below 1.5% and Sharia Foreign Exchange Bank should further maximize international transactions as a contributor in increasing bank profits. Sharia Foreign Exchange Bank also needs to improve its liquidity quality by analyzing more accurately so that the financing channeled is not excessive and has the potential to be problematic financing.

2. For Non-Foreign Exchange Sharia Banks

Similarly, sharia foreign exchange bank, the financial performance of Sharia Non-Foreign Exchange Bank as a whole can be judged well. However, Sharia Foreign Exchange Bank needs to improve its performance in generating profit due to the average roa ratio value of Sharia Foreign Exchange Bank during 2014-2018 highest only 1.03% in 2016 while in 2014, 2015, 2017 and 2018 did not reach 1%. This indicates that Sharia Non-Foreign Exchange Bank is less maximal in optimizing its assets to make a profit.

3. For The Next Researcher

This research is expected to help further research by adding research samples to make the results more accurate. In order to shorten the time, researchers used annual reports that already encoded financial ratio information rather than having to calculate from financial statements. Further researchers are expected to focus not only on financial performance but can also add components of sharia performance such as islamicity performance index.

5.3. Limitations of Further Research and Development

This research has limitations and can still be done development in the next research as follows:

1. Limitations of Research

   a. Research uses only 4 samples namely Bank BNI Syariah and Bank Mega Syariah as Foreign Exchange Sharia Bank as well as Bank BRI Syariah and Bank BCA Syariah as Non-Foreign Exchange Sharia Bank.

   b. The variables studied are only Financial Performance as measured by the RGEC method.

2. Further Research Development

   a. Further research can use all Sharia Foreign Exchange Banks and Non-Foreign Exchange Sharia Banks to obtain accurate research results.

   b. Further research can be developed by adding a research period to get a broader picture of financial performance.

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