Comparative Analysis between Islamic Banks in Indonesia and Malaysia Using RGEC Method and Sharia Conformity Indicator Period 2011-2015

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Abstract: This research aims to compare and see the differences between Indonesia Islamic bank and Malaysia Islamic bank by using method RGEC (Risk Profile, Good Corporate Governance, Earnings, and Capital). This research examines the comparison in business and social performance of 4 Indonesian Islamic banks and 3 Malaysian Islamic banks. The data collection in this research was done by collecting all the annual reports of banks that has been created as a sample over the period 2011-2015.The test result of the Independent Samples T-test and Mann Whitney Test show that there was no differences in the business performance of Islamic banks Indonesia and Malaysia as seen from the aspect of Risk profile (FDR)and Earnings (ROA).While there were differences of business and social performance as seen from Earnings (ROE), capital (CAR), and Sharia Conformity Indicator (PSR and ZR) aspects.

1 INTRODUCTION

Indonesian Islamic financial industry is still relatively small, with the market share of 5-7%, while the potential for growth is still great. Islamic financial industry needs to be encouraged to grow, improve competitiveness, durability and usefulness to the national economy as a whole. Malaysia is the first country in the South-East Asia to implement Shariah based Islamic financial institutions and secondly, the growth of Islamic banks in Malaysia is phenomenal as compared to other countries. Malaysia is the key player as a country, outside the Middle East, with market share of about 10% in Islamic banking (Swee-Hock & Wang, 2008). For the period ended March 2010, 17 Islamic banks were operating in Malaysia, comprising 11 local Islamic banks and 6 foreign Islamic banks (www.bnm.gov.my). However one of method correspond with health level of commercial bank that used by many bank is RGEC method.

Bank Indonesia issued regulations concerning the rating of health level of commercial banks based on PBI no. 13/1 / PBI / 2011 using the RGEC method.Sharia bank As a bank which is based on Islamic law, Islamic bank has two important functions, i.e. business function and social function. In UU No.21 of 2008 Pasal 4 emphasizes that in addition to performing the functions and gathering together the channeling Community Fund, Islamic bank also have social functions that must be performed, i.e. 1) In baitul maal institutions form that accepts zakat, infaq, shodaqoh and, grants and others for zakat Organization transmitted to, 2) In the form of Islamic financial institutions that receive cash endowments recipient Waqf money and channel it to the designated Manager.

To measure the level of compliance with a bank against the principles of syari'ah be used shari'ah conformity model (Kuppusamy, 2010:38). By using that measurement, can be known that the position of a bank whethercompliance withShari'ah principles or not. The ratio used in this research to measure the compliance with the Shariah is the ratio of the bank there are Profit Sharing Ratio and the ratio of zakat (Zakat Ratio)

Problems at the Islamic bank's business functions in this research will be measured using RGEC method. Risk Profile factor in this researchusing liquidity risk that calculate with FDR (Finance to Deposit Ratio). Aspects of GCG include an assessment of the application of the principles of Good Corporate Governance at banks that are examined. While Earnings factor, an assessment that is used ROA ratio (Return on Assets) and ROE ratio

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(Return on Equity). Capital factor on this research using CAR (Capital Adequacy Ratio). By doing research about the performance of the business function and social functions of the Bank, we can find out the strength of the bank and can be used for business development bank.

Statement of the Problems is "Is there any difference between the performance of business function and social function of Islamic bank in Indonesia and Islamic Bank in Malaysia seen from the aspect of RGEC (Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital) and Islamic conformity Indicator?"

2 LITERATUR REVIEW

2.1 Islamic Bank

According to UU No.10 of 1998, bank is an entity that collects funds from the public in the form of credit and / or other forms in order to improve the living standards of many people. And the Islamic Bank is an institution that collects funds from the surplus and then distributed to the parties deficit with Islamic principles.

2.2 Bank Performance

Business functions of Islamic banking means all activities aimed at Islamic banks generate profit through remittances and gathering together the product with the contract accordingly. These products conform with Sharia bank function as investment managers, investors, as well as other banking financial service provider. The profit it brings Islamic banks derived from the Akad and selling (profit margin), contract for the results (profit sharing), and the lease contract (fee). In Act No. 21 of 2008 about Islamic banking on article 4 stated, that in addition to the obligation to execute the function gathers and distributes Community Fund, Islamic bank and UUS can perform social functions in the form of institution of Islamic Treasury, that receive funds originating from zakat, alms, infak, grants, or other social funds and channel it to the Manager of Waqf (nazhir) in accordance with the will of the giver of the Waqf (wakif).

In accordance with the Regulation of Bank Indonesia No. 13/1/PBI/2011 about the assessment of the level of health of commercial banks, the bank is obligated to conduct an assessment of the level of Health risk-based Bank with more guidelines RGEC method refers to the circular letter of Bank Indonesia No. 13/24/DPNP dated 25 October 2011:

a. *Risk Profile;* Assessment of the risk profile of the factors is the assessment of the inherent risks that is assessing the risks inherent in the bank's business activities, which can be either dikuantifikasikan or not, that could potentially affect the financial potential, and the application of quality risk management in bank operations performed against the 8 (eight) risks namely credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic compliance risks, along with a few parameters or indicators of the minimum mandatory reference was made by the bank in assessing inherent risk.
b. *Good Corporate Governance* (GCG);An assessment factor of GCG is the assessment of the quality of bank management over the implementation of the principles of GCG.
c. The principles of GCG and the focus of assessment of the implementation of GCG principles based on Inddonesia condition of the Bank regarding the implementation of GCG for commercial banks to pay attention to the characteristics and complexity of the bank's business. GCG assessment indicators i.e. using weights based on the assessment of composite values of Bank Indonesia provision according to PBI No. 13/1/PBI/2011 about the assessment of the level of health of public Bank.The principles of CGC in Malaysia are to be aligned with Malaysia CGC, the International Bank for International Settleman (BIS). Good Corporate Governance (GCG) for Islamic banks consists of measurements for quality of banks' management based on five principles; transparancy, accountability, resposibility, professionalism and fittingness. Islamic banks must do self assessment periodically and follow the regulation stated.
d. *Earnings;* earnings consists of the evaluation of earning performance, the sources, earnings management and performance of social function. The measurement depends on Islamic banks' earning stability, structure and also trend in quantitative and qualitative aspectsEarning ratios ratio analysis is a tool to analyze or measure the level of efficiency of business and profitability achieved by the bank in question (Margaretha, 2009:61).Earnings consists of the evaluation of earning performance, the sources, earnings management and performance of social function. The measurement depends on Islamic

banks' earning stability, structure and also trend in quantitative and qualitative aspects.

e. *Capital;* measurement of capital includes evaluation for capital sufficiency and capital management. Islamic banks have to fasten capital sufficiency upon risk profile; the higher risk then the capital needed is also big. Capital management is also about Islamic banks' ability to access capital. Bank capital is a funding invested by the owner regarding the establishment of a business entity that is intended to finance the bank's business activities in addition to meet the regulations that are set by the Monetary Authority (Taswan, 2010:137).

3 METHODOLOGY

The research approach used in this research is quantitative research which is described as follows: Operational definitions of variables that have been defined for this research in the period 2011-2015 are as follows:

a. Liquidity risk *(FDR)*
Financing to Deposit Ratio (FDR) is an indicator in measuring the ability of the bank to repay withdrawals made by depositors to rely on the credit given as a source of liquidity. FDR is calculated with this equation:

$$\mathrm{FDR} = \frac{\text{Total Financing}}{\text{Total Third} - \text{Party Fund}} \text{ x } 100\%$$

b. Earnings
ROA (Return On Asset) and Return on Equity (ROE) is used to measure the ability of banks in making a profit relatively compared to its total assets and equity. The equations is as follows:

$$\mathrm{ROA} = \frac{\text{Profit Before Tax}}{\text{Average Total Assets}} \text{ x } 100\%$$

$$\mathrm{ROE} = \frac{\text{Profit After Tax}}{\text{Total Equity}} \text{ x } 100\%$$

c. Capital
Capital Adequacy Ratio (CAR) is required to be able to cover the risk of losses that may emerge from the investment of assets which are containing risk as well as to finance the entire fixed assets and bank inventory. The CAR equation is as follows:

$$\mathrm{CAR} = \frac{\text{Capital}}{\text{Risk} - \text{Weighted Asset}} \text{ x } 100\%$$

d. Profit Sharing Ratio (PSR)
PSR is measured as a social function which is measured by the financing whichapplies the principles of financing that are completely in accordance with Islamic principles. The PSR equationis as follows:

$$\mathrm{PSR} = \frac{\text{Mudharabah} + \text{Musyarakah}}{\text{Total Financing}} \text{ x } 100\%$$

e. Zakat Ratio (ZR)
ZR is a measurement ratio of the contribution of Islamic banks in carrying out social functions. ZR is obtained from the equation:

$$\mathrm{ZR} = \frac{\text{Total Use of Zakat}}{\text{Profit Before Tax}} \text{ x } 100\%$$

This research usesa type of quantitative data in the form of secondary data. Secondary datas used in this research are financial statements and GCG reports of Islamic bank in Indonesia and Malaysia period 2011-2015. The sample of this research is Islamic bankslisted in Bank Indonesia with the largest assets, and the banks are BNI Syariah, Bank Syariah Mandiri, Maybank Syariah during the year 2011-2015. While Islamic banks in Malaysia consist of Muamalat Malaysis Berhard, Maybank Islamic Berhard, and Bank Islam Malaysia.

4 RESULT

Table 1: FDR.

	NAME OF BANK	2011	2012	2013	2014	2015
I	BNI Syariah	78.60 %	84.99%	97.86%	92.58%	91.94%
	BSM	86.03 %	94.40%	89.37%	81.92%	81.99%
	Bank Muamalat	76.76 %	94.15%	99.99%	84.14%	90.30%
	Maybank Syariah	289.2 %	197.7%	152.87%	157.7%	110.54%
M	Muamalat Malaysia Berhad	73%	73%	74%	79%	90%
	Maybank Islamic Berhad	78.84 %	79.91%	83.48%	91.20%	91.40%
	Bank Islam Malaysia Berhad	90.55 %	100.96%	102.70%	93.90%	84.16%

Table 2: Descriptive Analysis of FDR.

	N	Min	Max	Mean	Std. Deviation
BS. Malaysia	15	47.16	90.00	67.2373	12.27219
BS. Indonesia	20	76.76	289.20	113.0645	51.44361

Islamic Banks in Malaysia have the average ratio of FDR of 67.24%, wherethe highest FDR is 90.00% and the lowest FDR is 47.16%. While Islamic banks in Indonesia havethe average ratio of FDR of 113.06%%, where the highest FDR is 289.20% and the lowest FDR is 76.76%.These results show that the FDR average ratio of Islamic banks in Indonesia(113.06%) is greater than the FDR average ratio of Islamic banks in Malaysia (67.24%). Italso shows that Islamic banks in Indonesia have a better liquidity level thanIslamic banks havein Malaysia. Banking liquidity rate, according to The Regulations of Bank Indonesia, is consideredto be in a secure position if the FDR rateis in the range of 85% to 110%.

Table 3: ROA (Returm on Asset).

	NAME OF BANK	2011	2012	2013	2014	2015
I	BNI Syariah	1.29%	1.48%	1.47 %	1.27%	1.43%
	BSM	1.95%	2.25%	1.53 %	0.17%	0.56%
	Bank Muamalat	1.13%	0.20%	0.27 %	0.17%	0.20%
	Maybank Syariah	3.57%	2.88%	2.87 %	3.61%	- 20.13%
M	Muamalat Malaysia Berhad	1.06%	0.53%	1.14 %	1.01%	0.57%
	Maybank Islamic Berhad	0.57%	1.16%	1.17 %	1.04%	0.96%
	Bank Islam Malaysia Berhad	1.50%	1.72%	1.70 %	1.58%	1.43%

Table 4: Descriptive Analysisof ROA.

	N	Min	Max	Mean	Std. Deviation
BS. Malaysia	15	.53	1.72	1.1427	.39153
BS. Indonesia	20	-20.13	3.61	.4085	4.95702

Islamic banks in Malaysia havethe average ratio of ROA of 1.14% where the highest value is 1.72% and the lowest value is 0.53%. While Islamic banks in Indonesia havethe average ratio of ROA of 0.41% where the highest value is 3.61% and the lowestvalue is20.13%. These results show that Islamic banks in Malaysia have the average ratio of ROA that is greater than non-foreign exchange Islamic banks. This indicates the ability of Islamic banksin Malaysia is better than Islamic banks in Indonesia in terms of generating profit using the assets owne.

Table 5: ROE.

	NAME OF BANK	2011	2012	2013	2014	2015
I	BNI Syariah	6.63%	10.18%	11.73%	13.98%	11.39%
	BSM	64.84%	68.09%	44.58%	4.82%	5.92%
	Bank Muamalat	14.71%	3.42%	3.87%	2.20%	2.78%
	Maybank Syariah	4.92%	4.93%	5.05%	6.83%	-32.04%
M	Muamalat Malaysia Berhad	15.24%	7.49%	15.73%	12.46%	6.78%
	Maybank Islamic Berhad	15.20%	16.00%	15.10%	13.80%	12.20%
	Bank Islam Malaysia Berhad	17.70%	20.35%	21.25%	19.86%	17.60%

Table 6: Descriptive Analysis of ROE Variable.

	N	Min	Max	Mean	Std. Deviation
BS. Malaysia	15	6.78	21.25	15.1173	4.19599
BS. Indonesia	20	-32.04	68.09	12.9415	22.41908

Islamic Banks in Malaysia havethe average ratio of ROE of15.11% with the highest ratio is 21.25% and the lowest ratio is 6.78%. While Islamic banks in Indonesia have the average ratio of ROE of 12.94% with the highest value is 68.09% and the lowest value is 32.04%. These results show thatIslamic banks in Malaysia have the average ROE higher than Islamic banks in Indonesia. It indicates Islamic banks in Malaysia havea better abilitythan Islamic bankshave in Indonesia in managing capital owned for generating profit after tax. The larger the ratio, the greater the profit rate obtained by banking company.

Table 7: CAR

	NAME OF BANK	2011	2012	2013	2014	2015
I	BNI Syariah	20.75%	14.22%	16.54%	18.76%	15.48%
	BSM	14.70%	13.88%	14.12%	14.81%	12.85%
	Bank Muamalat	11.78%	11.03%	14.43%	13.91%	12.36%
	MaybankSyariah	73.44%	63.89%	59.41%	52.41%	38.40%
M	Muamalat Malaysia Berhad	15.24%	7.49%	15.73%	12.46%	13.30%
	Maybank Islamic Berhad	16.37%	12.35%	15.66%	16.23%	17.74%
	Bank Islam Malaysia Berhad	16.30%	14.09%	13.97%	13.32%	15.30%

Table 8: Descriptive Analysis of CAR Variable

	N	Min	Max	Mean	Std. Deviation
BS. Malaysia	15	12.35	17.74	14.8620	1.43480
BS. Indonesia	20	11.03	73.44	25.3445	20.07294

Islamic Banks in Malaysia havethe average ratio of CAR of 14.86%, where the highest CAR ratio is 17.74% and the lowest CAR ratio is 12.35%. While Islamic banks in Indonesia havethe average CAR ratioof 25.34% with the highest value is 73.44% and the lowest value is 11.03%. It shows that Islamic banks in Indonesia havea larger CAR average ratiothanforeign-exchange Islamic banks have. So, these datas show that Islamic banks in Indonesia havebetter ability or capital adequacy than foreign exchange in Islamic banks have in covering losses that may occur due to risky assets for operational process running.

Table 9: Zakat Ratio

	NAME OF BANK	2011	2012	2013	2014	2015
I	BNI Syariah	3.63%	3.29%	4.29%	4.95%	4.15%
	BSM	2.11%	3.35%	2.75%	46.26%	8.36%
	Bank Muamalat	2.06%	2.02%	2.83%	22.94%	11.51 %
	MaybankSyariah	0%	0%	0%	0%	0%
M	Muamalat Malaysia Berhad	3.90%	3.02%	2.61%	2.49%	2.76%
	Maybank Islamic Berhad	2.93%	3.12%	2.42%	2.77%	1.94%
	Bank Islam Malaysia Berhad	1.58%	1.54%	1.84%	1.81%	1.27%

Table 10. Descriptive Analysis of Zakat Ratio Variable

	N	Min	Max	Mean	Std. Deviation
BS. Malaysia	15	1.27	3.90	2.4000	.72284
BS. Indonesia	20	.00	12.01	2.1430	2.56416

It is known that the zakat average ratio of Islamic banksin Malaysia is 2.4% with the highest ratio of zakat is 3.90% and the lowest ratio of it is 1.27%. While the zakat average ratio of Islamic banksin Indonesia is 2.14% with the highest ratio of zakat is 12% and the lowest ratio of zakat is 0%. It shows that Islamic banksin Malaysia havethe average greater than Islamic banks in Indonesia. These datas indicate Islamic banks in Malaysiaare much to distribute their zakat.

The procedure of normality testing isperformed by Kolmogorov-Smirnov test using SPSS 18 application:

a. If the significance value ≥ 0.05 then the data is normally distributed. If the data is normally distributed, then the differential test will be performed using Independent Sample T-Test.
b. If the significance value ≤ 0.05, then the data is not normally distributed. If the data is not normally distributed, then the differential test will be performed using Mann-Whitney Test.

Table 11: Normality Test

	Sig
FDR	0.000
ROA	0.000
ROE	0.000
CAR	0.000
ZR	0.000

From the results of normality test in the table above, it is described the normality test results of the data from each variable. For the whole of the ratio of FDR (Finance to Deposit Ratio), ROA (Return on Assets), ROE (Return on Equity), CAR (Capital Adequacy Ratio), and ZR (Zakat Ratio) have a significance value less than 0.05 i.e. 0.00. Therefore, to test the hypothesis, it is needed to use the differential test of free samples of Mann-Whitney Test.

On the Mann Whitney Test, if the significance value is smaller than 0.05, then there is a significant difference in the variables. Conversely, if the significance value is greater than 0.05, then there is no significant difference in the variables.

Table 12: Mann Whitney Test on FDR Variable

	Asymp. Sig. (2-tailed)
FDR	0.000

The differential test of Mann Whitney Test shown in the table above, it is concluded that the significance value is in the amount of 0,000 and less than 0,05. It means that there is a significant difference between Islamic banks in Malaysia and Islamic banks in Indonesia seen fron the aspect of FDR in the period 2011-2015.

Table 13: Mann Whitney Test on ROAVariable

	Asymp. Sig. (2-tailed)

ROA	0.677

Table 14: Mann Whitney Test on ROE Variable

	Asymp. Sig. (2-tailed)
ROE	0.003

The differential test of Mann Whitney Test shown in the table above, it is concluded that the significance value of ROA is 0.677 and greater than 0,05. It means that there is no significant difference between Islamic banks in Malaysia and Islamic banks in Indonesiaseen from the aspect of ROA. Otherwise, the significance value of ROE is 0.003and less than 0.05. It means that there is a significant difference between Islamic banks in Malaysia and Islamic banks in Indonesiaseen from the aspect of ROE in the period 2011-2015.

Table 15: Mann Whitney Test on CARVariable

	Asymp. Sig. (2-tailed)
CAR	0.463

The differential test of Mann Whitney Test shown in the table above, it is concluded that the signficance value of CAR is 0.463 and greater than 0.05. It means that there is no significant difference between Islamic banks in Malaysia and Islamic banks in Indonesia seen from the aspect of the CAR in the period 2011-2015.

Table 16: Mann-Whitney Teston ZRVariable

	Asymp. Sig. (2-tailed)
ZR	0.088

The differential test of Mann Whitney Test shown in the table above, it is concluded that the significance value of ZR is 0.088 and greater than 0.05. It means that there is no significant difference between Islamic banks in Malaysia and Islamic banks in Indonesia seen from the aspect of ZR in the period 2011-2015.

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From the results of the differentialtests of Mann Whitney of FDR on Islamic banks in Indonesia, the average ratio of the FDR is 113.06%%, where the highest FDR is 289.20% and the lowest value of it is 76.76%. This result indicates the average ratio of FDR of Islamic banks in Indonesia (113.06%) is greater than the average ratio of FDR of Islamic banks in Malaysia (67.24%). It shows that Islamic banks in Indonesia may be stated to have good financial performance from liquidity risk aspect in order to be considered that it has good management in managing the liquidity of the bank.

1. Return On Asset (ROA)

From the results of the differentialtests of Mann Whitney test,Islamic banks in Malaysia have the ROA average ratio higher than Islamic banks in Indonesia. It indicates the ability of Islamic banks in Malaysia is better than Islamic banks in Indonesia in generating profit using the assets owned. Earnings is considered tobe a good management in terms of making a profit relatively compared to the total assets (Taswan, 2006:167).

2. Return On Equity (ROE)

Based on Whitney Mann differential test, there is a significant difference between the performance of the functions of business seen from the ROE. The results of the descriptive analysis shows that Islamic banks in Malaysia havethe ROE average higher than Islamic banks in Indonesia. It means that Islamic banksin Malaysia havebetter ability than Islamic banksin Indonesia in managing capital owned for making profit after tax. The larger this ratio the greater the profit rate obtained by banking company.

3. Capital (CAR)

On CAR, there is no significant difference between Islamic banks in Malaysia and Islamic banks in Indonesiain 2011-2015. From the ratio of the CAR, it suggests to invest the assets and funds committed by Islamic banks in Indonesia and Malaysia. The placement of funds on high-risk assets will lower capital adequacy ratio.

4. Zakat Ratio (ZR)

Based on the Mann Whitney differential test shown in the table above, it is known that ZR significance value is 0,088 and greater than 0,05. It means that there is no significant difference in Islamic banks in Malaysia and Indonesia based on the ZR aspect, during 2011-2015 period.

5. GCG

There are differences in GCG reporting to banks in Indonesia and in Malaysia. GCG reporting to banks in Indonesia is scored on every aspect listed in accordance with Bank Indonesia Regulation (PBI) no 13/1 / PBI / 2011 by valuing the 11 aspects of GCG assessment. every aspect of GCG valuation at a bank in Indonesia has a rating rating used to obtain the final value. The value listed in each aspect has its own weight to be the final value, the total of the final value of a composite value to determine the predicate GCG at the bank. While the assessment and reporting of GCG at a Malaysian bank that I found is a description without showing the value in every aspect that is assessed as reporting GCG at a bank in Indonesia.

1. 5CONCLUSION

Measurement of Islamic banks' healthiness will be a challenge and opportunity for Islamic banks to develop themselves. It will increase the carefulness in managing Islamic banks. Moreover, it is expected that Indonesian and Malaysia people will trust more of the performance of Islamic banks.

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