

## ABSTRAK

Skripsi dengan judul “Perbandingan Kinerja Keuangan Berdasarkan *Islamicity Performance Index* Pada Bank Umum Syariah di Indonesia”, ini ditulis oleh Malvin Indra Noviana, NIM. 12401193104, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, Pembimbing Prof. Dr. Agus Eko Sujianto, S.E., M.M.

Penelitian ini dilatarbelakangi oleh kinerja keuangan pada Bank Umum Syariah. Melihat apakah dalam kegiatan operasionalnya perbankan syariah sudah benar-benar menerapkan prinsip sesuai dengan hukum syariat islam seperti bagi hasil, menghindari investasi dan pendapatan yang non halal dan juga mencari perbedaan kinerja keuangan antar Bank Umum Syariah manakah yang sudah paling menerapkan prinsip sesuai syariat islam.

Rumusan masalah dalam penelitian ini, meliputi: (1) Bagaimana *Islamicity Performance Index* pada Bank Umum Syariah di Indonesia?; (2) bagaimana perbedaan *Islamicity Performance Index* pada masing-masing Bank Umum Syariah?; (3) Bank Umum Syariah mana yang sudah menerapkan *Islamicity Performance Index* terbaik?.

Penelitian ini adalah penelitian yang menggunakan pendekatan kuantitatif dengan jenis penelitian deskriptif dan komparatif . data yang digunakan berupa data sekunder dari laporan keuangan tahunan Bank Umum Syariah di Indonesia periode 2014-2022. Analisis yang digunakan yaitu uji normalitas, uji homogenitas, statistik *Non-Parametrik Kruskall Waliss H* dan *Post Hoc Test Mann Whitney*.

Hasil menunjukkan bahwa: (1) PSR pada BUS mendapatkan predikat “memuaskan”, II vs NII mendapatkan predikat “sangat memuaskan” dan IInc vs NIIInc mendapatkan predikat “memuaskan” ; (2) terdapat perbedaan pada masing-masing pendekatan IPI yaitu PSR, II vs NII, dan IInc vs NIIInc menggunakan uji *Kruskall Wallis H* ;(3) Rasio PSR tertinggi diperoleh Bank Panin Dubai syariah, II vs NII ketujuh Bank Umum Syariah sangat memuaskan, dan IInc vs NIIInc tertinggi diperoleh Bank Panin Dubai Syariah.

**Kata Kunci** : Kinerja Keuangan, *Islamicity Performance Index*, Bank Umum Syariah

## ABSTRACT

*Thesis with the title "Comparison of Financial Performance Based on Islamicity Performance Index at Islamic Commercial Banks in Indonesia", written by Malvin Indra Noviana, NIM. 12401193104, Department of Islamic Banking, Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung, Supervisor Prof. Dr. Agus Eko Sujianto, S.E., M.M.*

*This research is motivated by the financial performance of Islamic Commercial Banks. Seeing whether in its operational activities Islamic banking has really implemented principles in accordance with Islamic law such as profit sharing, avoiding non-halal investments and income and also looking for differences in financial performance between Islamic Commercial Banks which have best implemented principles in accordance with Islamic law.*

*The formulation of the problem in this study, including: (1) How is the Islamicity Performance Index at Islamic Commercial Banks in Indonesia?; (2) how is the difference in Islamicity Performance Index in each Islamic Commercial Bank?; (3) Which Islamic Commercial Banks have implemented the best Islamicity Performance Index?.*

*This research is a quantitative approach with descriptive and comparative research. The data used is secondary data from the annual financial statements of Islamic Commercial Banks in Indonesia for the period 2014-2022. The analysis used is normality test, homogeneity test, non-parametric statistics Kruskal Wallis H and Post Hoc Test Mann Whitney.*

*The results showed that: (1) PSR on BUS gets the predicate "satisfactory", II vs NII gets the predicate "very satisfactory" and IInc vs NIInc gets the predicate "satisfactory"; (2) there are differences in each IPI approach, namely PSR, II vs NII, and IInc vs NIInc using the Kruskal Wallis H test; (3) The highest PSR ratio is obtained by Bank Panin Dubai Syariah, II vs NII of the seven Islamic Commercial Banks is very satisfactory, and the highest IInc vs NIInc is obtained by Bank Panin Dubai Syariah.*

**Keywords:** *Financial Performance, Islamicity Performance Index, Islamic Commercial Bank*