

ABSTRAK

Skripsi dengan judul “Analisis Pengukuran Kinerja Keuangan Bank Umum Syariah Dengan Menggunakan Model *Risk Based Bank Rating* (RBBR) dan *Sharia Conformity and Profitability* (SCnP) (Studi Kasus Bank Umum Syariah di Indonesia Tahun 2016-2023)” yang ditulis oleh Kurnia Nur Putri Wijayanti, NIM. 126401201015, Fakultas Ekonomi dan Bisnis Islam, Program Studi Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing Dr. Muhamad Aqim Adlan, S.Pd.I., M.E.I.

Penelitian ini dilatarbelakangi oleh pentingnya perbankan syariah dalam memenuhi kebutuhan masyarakat Indonesia yang mayoritas beragama Islam. Munculnya perbankan syariah mencerminkan tuntutan akan layanan keuangan yang sesuai dengan prinsip syariah, berdasarkan tuntutan tersebut maka bank syariah memiliki keharusan untuk beroperasi secara efektif dalam memenuhi kebutuhan masyarakat Indonesia. Berdasarkan urgensi tersebut, peneliti mengangkat permasalahan terkait kinerja bank syariah dengan tujuan mengevaluasi efektivitas metode *Sharia Conformity and Profitability* (SCnP) dan *Risk Based Bank Rating* (RBBR) dalam menilai kinerja bank syariah serta dampaknya terhadap kepercayaan masyarakat dan pemangku kepentingan.

Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan data sekunder dari Bank Umum Syariah tahun 2016-2023. Teknik sampling yang digunakan dalam menentukan sampel ialah *non probability sampling* dengan pendekatan *purposive sampling*. Sampel yang digunakan yaitu 5 Bank Umum Syariah yang berada di Indonesia. Analisis data dilakukan menggunakan metode *Risk Based Bank Rating* (RBBR) dan *Sharia Conformity and Profitability* (SCnP). Dalam analisis data, peneliti memanfaatkan *software* SPSS 26, dan *Microsoft Excel*. Hasil menunjukkan bahwa kinerja keuangan bank syariah berada pada predikat cukup sehat menurut RBBR, sedangkan analisis SCnP menunjukkan variasi dalam empat kuadran, dengan beberapa bank stabil dan lainnya dalam pemulihan.

Kata Kunci: Bank Umum Syariah., *Risk Based Bank Rating*, *Sharia Conformity and Profitability*

ABSTRACT

Final project with the title “Analysis of Financial Performance Measurement of Sharia Commercial Banks Using Risk Based Bank Rating (RBBR) and Sharia Conformity and Profitability (SCnP) Models (Case Study of Sharia Commercial Banks in Indonesia from 2016-2023)” was written by Kurnia Nur Putri Wijayanti, NIM 126401201015, Faculty of Economics and Islamic Business, Sharia Banking Study Program, Sayyid Ali Rahmatullah State Islamic University Tulungagung, Supervisor Dr. Muhamad Aqim Adlan, S.Pd.I., M.E.I.

This research is motivated by the importance of sharia banking in meeting the financial needs of Indonesia's predominantly Muslim population. The emergence of sharia banking reflects the demand for financial services that comply with sharia principles, so that Islamic banking has the challenge of being able to operate effectively to meet the needs of the Indonesian people. Based on this urgency, the researcher addresses issues related to the performance of sharia banks, aiming to evaluate the effectiveness of the Sharia Conformity and Profitability (SCnP) and Risk Based Bank Rating (RBBR) methods in assessing the performance of sharia banks and their impact on public trust and stakeholder confidence.

This research uses a descriptive quantitative approach with secondary data from Sharia Commercial Banks for the years 2016-2023. The sampling technique is non-probability sampling with a purposive sampling approach, focusing on five Sharia Commercial Banks in Indonesia. Data analysis is conducted using RBBR and SCnP methods. In data analysis, researchers used SPSS 26 and Microsoft Excel Software. The results indicate that the financial performance of sharia banks is categorized as sufficiently healthy according to RBBR, while SCnP analysis reveals variations across four quadrants, with some banks being stable and others in recovery.

Keywords: Risk Based Bank Rating, Sharia Commercial Banks, Sharia Conformity and Profitability