

ABSTRAK

Skripsi dengan judul “Analisis Perbandingan Kinerja Keuangan Bank Syariah Berdasarkan *Sharia Conformity and Profitability* (Studi Kasus di Laporan Keuangan Bank Syariah Indonesia dan Bank Muamalat Indonesia Tahun 2020 - 2024)” ini ditulis oleh Diah Ayu Putri Ramadhani, NIM. 126401213136, dengan pembimbing/promotor Dr. Budi Kolistiawan, S. Pd., M.E.I.

Kata Kunci: Kinerja Keuangan, Bank Syariah, *Sharia Conformity and Profitability*, Perbankan Syariah

Penelitian ini dilatarbelakangi oleh kompleksitas pengukuran kinerja bank syariah yang tidak hanya mempertimbangkan aspek finansial, tetapi juga kepatuhan terhadap prinsip-prinsip syariah. Oleh karena itu, penting untuk menganalisis perbandingan kinerja keuangan menggunakan pendekatan gabungan antara *sharia conformity and profitability* agar tidak menghilangkan karakteristik perbankan syariah.

Penelitian ini bertujuan untuk mengetahui perbandingan kinerja keuangan antara Bank Syariah Indonesia dengan Bank Muamalat Indonesia berdasarkan indikator *Sharia Conformity and Profitability*. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian komparatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan BSI dan BMI periode 2020–2024. Metode analisis yang digunakan adalah pendekatan SCnP (*Sharia Conformity and Profitability*) untuk melihat perbandingan kinerja keuangan dengan bantuan software *E-Views 10*.

Hasil analisis menunjukkan bahwa kinerja keuangan antara BSI dan BMI tidak terdapat perbedaan yang signifikan berdasarkan variabel *Islamic Investment Ratio*, *Islamic Income Ratio*, *Return On Asset*, *Return On Equity*, dan *Net Profit Margin*. Namun kinerja keuangan antara BSI dan BMI terdapat perbedaan yang signifikan berdasarkan variabel *Profit Sharing Ratio*.

Meskipun kinerja keuangan antara Bank Syariah Indonesia dan Bank Muamalat Indonesia hampir sama, ada perbedaan penting dalam cara mereka membagi keuntungan, yang mencerminkan strategi masing-masing. BSI berperan sebagai penstabil pasar dengan skala besar dan kinerja yang konsisten. Sementara itu, BMI fokus menjaga keaslian prinsip syariah dengan lebih menekankan pembagian keuntungan yang adil. Gabungan dari kedua peran ini membuat ekosistem perbankan syariah jadi lebih kuat dan menyeluruh. Perbedaan kinerja antar bank kini lebih disebabkan oleh strategi yang berbeda, bukan karena satu lebih baik secara operasional. Ini membuka peluang untuk bersaing secara sehat sambil tetap bekerja sama demi kebaikan industri secara keseluruhan.

ABSTRACT

The thesis entitled "Comparative Analysis of Islamic Bank Financial Performance Based on Sharia Confortmity and Profitability (Case Study in the Financial Reports of Bank Syariah Indonesia and Bank Muamalat Indonesia in 2020 - 2024)" was written by Diah Ayu Putri Ramadhani, NIM. 126401213136, with supervisor/promoter Dr. Budi Kolistiawan, S. Pd., M.E.I.

Keywords: Financial Performance, Sharia Bank, Syariah Conformity and Profitability, Indonesian Sharia Banking

This research is motivated by the complexity of measuring the performance of Islamic banks that not only consider financial aspects, but also compliance with sharia principles. Therefore, it is important to analyze the comparison of financial performance using a combined approach between sharia conformity and profitability so as not to eliminate the characteristics of Islamic banking.

This study aims to determine the comparison of financial performance between Bank Syariah Indonesia and Bank Muamalat Indonesia based on Sharia Conformity and Profitability indicators. This study uses a quantitative approach with a comparative type of research. The data used is secondary data in the form of BSI and BMI annual financial reports for the period 2020-2024. The analytical method used is the SCNP (Sharia Confortmity and Profitability) approach to see the comparison of financial performance with the help of e-Views software 10.

The results of the analysis show that financial performance between BSI and BMI there is no significant difference based on Islamic Investment Ratio variables, Islamic income ratio, return on assets, return on equity, and net profit margin. But the financial performance between BSI and BMI has a significant difference based on the profit sharing ratio variable.

Although the overall financial performance of Bank Syariah Indonesia and Bank Muamalat Indonesia is relatively comparable, a key distinction lies in their approach to profit distribution, which reflects their respective strategic orientations. BSI functions as a market stabilizer, characterized by its large scale and consistent performance. In contrast, BMI positions itself as a guardian of Sharia authenticity, emphasizing equitable profit sharing. The interplay of these complementary roles contributes to a more resilient and comprehensive Islamic banking ecosystem. The performance differences observed between the two banks are primarily rooted in strategic differentiation rather than operational excellence. This suggests that Indonesia's Islamic banking industry has reached a certain level of maturity, where diverse strategies can coexist and drive sectoral growth. Consequently, this opens up opportunities for collaborative competition, benefiting the industry as a whole.