

ABSTRAK

Analisis Kualitas Pengungkapan Nilai-Nilai Etika Syariah “Studi pada Bank Umum Syariah Nasional di Indonesia”

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Tulisan ini menjelaskan sejauhmana perbankan syariah di Indonesia menjalankan fungsinya sebagai *agent of development* melalui pengungkapan identitas etika dilaporan tahunan perbankan syariah. Pentingnya identitas etika perseroan sebagai bagian personalitas dalam pencapaian sasaran bisnis, memiliki tujuan untuk menggambarkan manifestasi dan keunikan agar beroperasi dengan baik dan sukses di pasar, mampu memberikan pengakuan dan perbedaan antar bank, sebagai aspek penting daya saing pasar yang berkelanjutan (*sustainability market*), yang meliputi pemahaman terhadap etika dan budaya social bank. Perbankan Islam sebagai institusi keuangan yang berbeda dengan bank konvensional memiliki pandangan yang secara konsep fundamental berlaku hak kepemilikan dan kontrak yang mengatur perilaku, etika, moral ekonomi dan social, baik individu, lembaga, masyarakat maupun Negara. Perspektif fundamental diatas, memberikan keyakinan terhadap agama (Islam), serta sokongan terhadap bank syariah untuk menjadi system ekonomi terintegral dan islam menjadi aplikatif dalam segala zaman serta mampu berkontribusi secara khusus bagi perekonomian nasional, pada akhirnya diharapkan menjadi sitem alternative bagi pembangunan perekonomian dunia.

Kata Kunci : Ethical Identity, Perbankan Syariah, Sustainability Market, Agent of Change

ABSTRACT

Analisis of the Quality of Disclosure of the Values of Ethical Sharia

“Studies on the National Islamic Banks in Indonesia”

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This article describes the extent of Islamic Banking in Indonesia in function as an agent of development through ethical identity disclosure in annual report of Islamic Banking. The importance ethical identity of the company as a part of the personality in the achievement of business objectives, has the purpose to describe the manifestations and uniqueness in order to operate well and success in the market, able to provide recognition and distinction between banks, as an important aspect of the bank's market competitiveness of sustainable, which includes an understanding of the ethical and social culture of the bank. Islamic banking as a financial institution which different with conventional banks, have a view applies fundamental concepts of property rights and contracts that govern behavior, ethical, moral and social economy, both individuals, institutions, communities and countries. Fundamental perspective above, will be able to belief in religion (Islam), as well as support for Islamic Banks to be integral and system economic of Islamic will be applicable in all times and in particular contribute for national economy, as well as being an alternative system for the development of the world economy.

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Keywords: *Ethical Identity, Islamic Banking, Sustainability Market, Agent of Change*