

ABSTRACT

This study aims to measure the performance of Islamic sharia banks in Indonesia for five years from 2013 to 2017 supported by using the Islamic Maqashid Index (SMI) and suitability and Profitability of Sharia (SCnP). The research objects used were 7 Sharia Commercial Banks in Indonesia consisting of: Bank Muamalat Indonesia (BMI), Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), Bank Syariah Mandiri (BSM), Bank Mega Syariah (BMS), Bank Syariah Bukopin (BSB), and Bank Central Asia Syariah (BCAS).

This research uses a comparative descriptive method. The results of this study using the maqashid index and sharia conformity and profitability model showed a comparison, where based on ratings and cartesius diagrams showed differences in the results of the SMI and SCNP during the period 2013-2017. Sharia Commercial Banks in Indonesia rank first, namely BCAS and are in the Upper Right Quadrant quadrant (URQ). BMI, BRIS and BSB were ranked second, three and four but were in the Lower Right Quadrant (LRQ) quadrant. The fifth and seventh rank of BNIS and BMS are in the Upper Left Quadran (ULQ) quadrant respectively. BMS is ranked sixth and is in the Lower Left Quadran quadrant (LLQ).

Keywords: *Sharia Commercial Banks, Sharia Banking Performance, Sharia Maqashid Index (SMI), Sharia Conformity and Profitability (SCnP)*

ABSTRAK

Penelitian ini bertujuan untuk mengukur kinerja perbankan syariah khususnya bank umum syariah di Indonesia selama lima tahun periode 2013 sampai 2017 yang diukur dengan menggunakan *Sharia Maqashid Index* (SMI) dan *Sharia conformity and Profitability* (SCnP). Objek penelitian yang digunakan adalah 7 Bank Umum Syariah di Indonesia yang terdiri dari: Bank Muamalat Indonesia (BMI), Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), Bank Syariah Mandiri (BSM), Bank Mega Syariah (BMS), Bank Syariah Bukopin (BSB), dan Bank Central Asia Syariah (BCAS).

Penelitian ini menggunakan metode deskriptif komparatif. Hasil dari penelitian ini dengan menggunakan model *maqashid index dan sharia conformity and profitability* menunjukkan perbandingan, dimana berdasarkan pemeringkatan dan diagram kartesius memperlihatkan perbedaan hasil pada SMI dan SCnP selama periode 2013-2017. Bank Umum Syariah di Indonesia memperoleh peringkat pertama yaitu BCAS dan berada pada kuadran *Upper Right Quadrant* (URQ). BMI, BRIS dan BSB memperoleh peringkat dua, tiga dan empat tetapi berada pada kuadran *Lower Right Quadrant* (LRQ). Peringkat kelima dan ketujuh BNIS dan BMS masing masing berada pada kuadran *Upper Left Quadrant* (ULQ). BMS memperoleh peringkat keenam dan berada pada kuadran *Lower Left Quadrant* (LLQ).

Kata Kunci : Bank Umum Syariah, Kinerja Perbankan Syariah, *Sharia Maqashid Index* (SMI), *Sharia Conformity and Profitability* (SCnP)