

ANALISIS ISLAMICITY PERFORMANCE INDEX UNTUK PENGUKURAN KINERJA BANK SYARIAH MANDIRI

ABSTRAKSI

Tujuan dari penelitian ini adalah untuk mengetahui kinerja Bank Syariah Mandiri dalam menerapkan prinsip-prinsip syariah. Dengan menggunakan *Islamicity Performance Index* Syariah yang terdiri dari *profit sharing ratio*, *charity performance ratio*, *equitable distribution ratio*, *director employees welfare ratio*, *Islamic investment and Islamic Islamic -Non-non-Islamic income*.

Studi ini menguji rasio masing-masing yang menyatakan hubungan antara rasio satu sama lain. Dalam penelitian ini, data yang digunakan adalah laporan keuangan Bank Syariah Mandiri pada tahun 2012 dan 2013.

Hasil penelitian menunjukkan bahwa Bank Syariah Mandiri mengalami penurunan dalam penyaluran kontribusi di sektor bisnis dan terdapat perbedaan yang sangat signifikan terhadap kesejahteraan suatu divisi Bank Syariah Mandiri.

Keterbatasan penelitian ini hanya *profit sharing ratio*, *charity performance ratio*, *equitable distribution ratio*, *director employees welfare ratio*, *Islamic investment and Islamic Islamic -Non-non-Islamic income* untuk mengukur kinerja sesuai dengan prinsip Islam. Sedangkan rasio lain yang bisa dijadikan alat untuk mengukur kinerja bank diharapkan bisa diselidiki lebih lanjut oleh peneliti.

Kata kunci: *Islamicity Performance Index*, kinerja perbankan



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ABSTRACT

The purpose of this study was to determine the performance of Bank Syariah Mandiri in applying Islamic principles. By using Islamicity Analysis Performance Index which consists of profit sharing ratio, charity performance ratio, equitable distribution ratio, director employees welfare ratio, Islamic investment and Islamic Islamic -Non-non-Islamic income.

This study tested the respective ratio that states the relationship between the ratio to one another. In this study, the data used are the financial statements of Bank Syariah Mandiri in 2012 and 2013.

The results showed that the Bank Syariah Mandiri has decreased in the distribution of contributions in the business sector and there is a very significant difference to the well-being of a given division of Bank Syariah Mandiri.

Limitations of this study is only examining the ratio of profit sharing ratio, charity performance ratio, equitable distribution ratio, director employees welfare ratio, Islamic investment -Non Islamic and non-Islamic Islamic banking income to measure performance according to Islamic principles. While other ratios that can be used as a tool to measure the performance of banks is expected to be further investigated by researchers.

Keywords: Islamicity Performance Index, banking performance

