

Abstrak

Aiwan Qishra, NPM :71180313042, Judul :Analisis Kinerja Keuangan dengan Pendekatan *Islamicity Performance Index* pada Bank Umum Syariah di Indonesia Sebelum dan Selama Pandemi Covid-19, Dibimbing Oleh : Dr. Sri Rahayu, S.E., M.Si Sebagai Pembimbing I, dan Shofwan Andri., S.E., AK., M.M Sebagai Pembimbing II, Skripsi : 2022.

Penelitian ini bertujuan untuk menganalisis kinerja keuangan dengan Pendekatan *Islamic Performance Index* pada bank umum syariah di Indonesia sebelum dan selama masa pandemi Covid-19. Variabel yang digunakan dalam penelitian ini adalah *Profit Sharing Ratio (PSR)*, *Zakat performance ratio (ZPR)*, *Equitable Distribution Ratio (EDR)*, *Islamic Investment vs Non Investment Ratio (IH)*, *Islamic Income Vs Non Islamic Income Ratio (PH)*. Populasi yang digunakan dalam penelitian ini adalah bank umum syariah yang terdaftar di OJK periode 2017-2020 sebanyak 14 bank umum syariah, dan dalam analisis penelitian ini peneliti menggunakan sampel dengan metode *purposive sampling*, sehingga terdapat 4 bank yang memenuhi kriteria. Jenis data yang digunakan adalah data sekunder yang diambil dari laporan keuangan yang dipublikasikan dan diunggah melalui *website* Otoritas Jasa Keuangan. Berdasarkan Hasil Penelitian Menggunakan Pendekatan Metode *Islamicity Performance Index* pada Bank Umum Syariah sebelum covid dan selama covid menunjukkan hasil kinerja keuangan yang berbeda pada setiap bank yang di ukur menggunakan indikator *Profit Sharing Ratio*, *Zakat Performance Index*, *Equitable Distribution Ratio*, *Islamic Investment Vs Non Islamic Investment*, *Islamic Income Vs Islamic Income* dan *Directors Employee Welfare Ratio*. Pengukuran kinerja keuangan bank umum syariah dengan menggunakan *Islamic Performance Index* merupakan sinyal positif bagi para pemangku kepentingan yang ingin meningkatkan kinerja keuangan bank umum syariah di Indonesia dan mereka yang terlibat dalam manajemen bank untuk terus meningkatkan kinerja dan meningkatkan operasi komersial bank syariah .

Kata Kunci : Kinerja keuangan, Islamicity Performance Index, Covid-19

ABSTRACT

Aiwan Qishra, NPM :71180313042, Title :Financial Performance Analysis with an Islamicity Performance Index Approach at Islamic Commercial Banks in Indonesia Before and During the Covid-19 Pandemic, Supervised By : Dr. Sri Rahayu, S.E., M.Si as Supervisor I, and Shofwan Andri., S.E., AK., M.M as Supervisor II, Thesis : 2022.

This study aims to analyze financial performance with the Islamic Performance Index Approach at Islamic commercial banks in Indonesia before and during the Covid-19 pandemic. The variables used in this study are Profit Sharing Ratio (PSR), Zakat performance ratio (ZPR), Equitable Distribution Ratio (EDR), Islamic Investment vs. Non Investment Ratio (IH), Islamic Income Vs. Non Islamic Income Ratio (PH). The population used in this study are Islamic commercial banks registered with the OJK for the 2017-2020 period as many as 14 Islamic commercial banks, and in the analysis of this study the researcher used a sample with a purposive sampling method, so that there were 4 banks that met the criteria. The type of data used is secondary data taken from financial reports published and uploaded through the website of the Financial Services Authority. Based on the results of research using the Islamicity Performance Index Method Approach at Islamic Commercial Banks before covid and during covid, it shows different financial performance results for each bank which are measured using indicators of Profit Sharing Ratio, Zakat Performance Index, Equitable Distribution Ratio, Islamic Investment Vs Non Islamic Investment , Islamic Income Vs Islamic Income and Directors Employee Welfare Ratio. Measurement of the financial performance of Islamic commercial banks using the Islamic Performance Index is a positive signal for stakeholders who want to improve the financial performance of Islamic commercial banks in Indonesia and those involved in bank management to continue to improve performance and improve commercial operations of Islamic banks.

Keywords: Financial performance, Islamicity Performance Index, Covid-19.