

ABSTRAK

Penelitian ini dilakukan bertujuan untuk menganalisis kinerja bank umum syariah periode 2021-2023 berdasarkan *Islamicity Performance Index*. Indikator ini mampu mengungkapkan nilai-nilai materialistik dan spiritual yang ada dalam bank syariah. Metode penelitian ini menggunakan metode kuantitatif non statistik dengan populasi dalam penelitian ini adalah seluruh bank umum syariah yang ada di Indonesia yang berjumlah 13 bank. Dalam menentukan sampel digunakan teknik *purposive sampling* dengan perolehan sampel 11 bank umum syariah. Hasil penelitian ini menunjukkan bahwa nilai *Profit Sharing Ratio* keseluruhan bank umum syariah dikatakan cukup memuaskan. Untuk indikator *Zakat Performance Ratio* secara keseluruhan mengalami kenaikan setiap tahun meskipun ZPR ini masih mendapatkan predikat sangat tidak memuaskan. sedangkan untuk indikator *Equitable Distribution Ratio* menunjukkan hasil kurang baik dengan predikat sangat tidak memuaskan. Untuk indikator *Islamic Investment vs Non Islamic Investment* secara keseluruhan mendapatkan predikat sangat memuaskan dan indikator yang terakhir *Islamic income Vs Non Islamic Income* mendapatkan predikat memuaskan. Secara keseluruhan kinerja 11 bank umum syariah periode 2021-2023 yang diukur menggunakan *Islamicity Performance Index* mendapatkan predikat kurang memuaskan.

Kata Kunci : *Islamicity Performance Index, Bank Umum Syariah, Profit Sharing Ratio*

ABSTRACT

This research was conducted with the aim of analyzing the performance of Islamic commercial banks for the 2021-2023 period based on the Islamicity Performance Index. This indicator is able to reveal the materialistic and spiritual values that exist in Islamic banks. This research method uses non-statistical quantitative methods with the population in this research being all 13 Islamic commercial banks in Indonesia. In determining the sample, a purposive sampling technique was used to obtain a sample of 11 Islamic commercial banks. The results of this research show that the Profit Sharing Ratio value of sharia commercial banks as a whole is said to be quite satisfactory. The overall Zakat Performance Ratio indicator has increased every year even though ZPR still received a very unsatisfactory rating. Meanwhile, the Equitable Distribution Ratio indicator shows poor results with the title very unsatisfactory. The overall Sharia Investment vs Non-Sharia Investment indicator received a very satisfactory title and finally the Islamic Income vs Non-Islamic Income indicator received a satisfactory title. Overall, the performance of 11 Islamic commercial banks for the 2021-2023 period as measured using the Islamicity Performance Index received an unsatisfactory rating.

Keywords: Islamicity Performance Index, Sharia Commercial Banks, Profit Sharing Ratio