

ABSTRACT

The increase of customer at Islamic Commercial Banks in Indonesia is strongly influenced by the level of adherence of operational activities to sharia principles. Therefore it is necessary to measure performance at Islamic Commercial Banks in Indonesia to increase the number of customers at Islamic Commercial Banks in the future. Based on this background, this study aims to analyze the performance measurement of Islamic Commercial Banks in Indonesia in the period 2018 to 2022 using the Maqashid Syariah Index (MSI) and Profitability methods.

The objects used consist of Bank Aceh Syariah (BACS), Bank Aladin Syariah (BALS), Bank Central Asia Syariah (BCAS), Bank Jabar Banten Syariah (BJBS), West Nusa Tenggara Regional Development Bank Syariah (BPD NTBS), Pension Savings Bank National Sharia (BTPNS), Bank Syariah Bukopin (BSB), Bank Mega Syariah (BMS), Bank Muamalat Indonesia (BMI), Bank Panin Dubai Syariah (BPDS), Bank Syariah Indonesia (BSI), and Bank Victoria Syariah (BVS). The data used comes from annual financial reports obtained from each website of the Indonesian Sharia Commercial Bank. The method used in this study uses the Sekaran method with the Simple Additive Weighting (SAW) approach, Comparative Performance Index (CPI), and Quadrant Analysis Measurement (QAM).

The results showed that based on measurements using the MSI method and profitability, BPD NTBS, BMS, and BCAS occupy quadrant I which means they have high sharia maqashid values and profitability. Then BTPNS, BACS, and BSI occupy quadrant II which means it has a low sharia maqashid value but a high profitability value. Furthermore, BALS, BPDS, and BJBS occupy quadrant III, which means they have low sharia maqashid values and profitability. Finally, BVS, BMI, and BSB occupy quadrant IV, which means they have a high sharia maqashid value but a low profitability value.

Keyword: Sharia Commercial Bank in Indonesia, Maqashid Syariah Index, and Profitability