

ABSTRACT

This study aims to measure the performance of Islamic banks in Indonesia from 2014 to 2018 using the Maqashid Sharia Index and Profitability (MSIP) as well as Sharia Conformity and Profitability (SCNP) methods. The objects of research used are Bank Syariah Mandiri (BSM), BNI Syariah Bank (BNIS) and BRI Syariah Bank (BRIS). The result of this study indicates that based on the MSIP method, through the Maqashid Sharia Index indicator, BRIS occupies the first position, the second BNIS and the third BSM. Through the Profitability indicator, BNIS occupies the first position, the second BSM and the third BRIS. Overall, the position of Islamic banks in the quadrant shown through the cartesian diagram based on the Maqashid Sharia Index and Profitability method, BNIS is in quadrant II, BSM in quadrant III and BRIS in quadrant IV.

Based on the SCNP method, through the Sharia Conformity indicator, BRIS occupies the first position, the second BSM and the third BNIS. Through the Profitability indicator, BNIS occupies the first position, the second BSM and the third BRIS. Overall, the position of Islamic banks in the quadrant shown through the cartesian diagram based on the Sharia Conformity and Profitability method, BNIS is in the upper left quadrant while BSM and BRIS are in the lower right quadrant. The result of comparison of performance measurements of Islamic commercial banks based on Maqashid Sharia Index and Profitability and Sharia Conformity and Profitability for the 2014-2018 period can be concluded that there is one bank that has a different quadrant position based on the MSIP and SCNP methods, namely BSM. BNIS and BRIS have the same quadrant position based on the MSIP and SCNP methods.

Keyword: Islamic Bank, Maqashid Sharia Index and Profitability, Sharia Conformity and Profitability