

ABSTRACT

Evi Sebtianita. 2015, THESIS. Title: "Islamic Bank Performance Analysis Using Islamicity Performance Index (Years 2009-2013)"

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The development of Syari'ah compliant bank in Indonesia is experiencing rapid progress. The growth of Islamic banking in quantity has been demonstrated by the increasing of Islamic banks and Islamic business units are opened by a conventional bank. Therefore, it is very important to know the performance of Islamic Banks using Islamicity Performance Index. The purpose of this study was to determine the performance of Islamic Banks using Islamicity Performance Index.

This study is a qualitative research. The data used in this research is secunder data. Population this study are all Islamic banks in Indonesia during the period 2009-2013, with a sample of five banks. The sampling is done by using purposive sampling method. This study Islamicity Performance Index approach which uses five ratio, that are profit sharing ratio, charity performance ratio, equitable distribution ratio, directors - employees welfare ratioidanislamic income vs. non islamic income.

Based on the results of the study indicate that Bank Muamalat Indonesia is the best bank using the Profit Sharing Ratio. Bank Muamalat Indonesia is also the best bank using a charity performance ratio. Equitable Distribution Ratio that the Bank Syariah Mandiri is the best bank. Pthis study also indicated that the Bank Syariah Mandiri is the best bank with Directors - Employees Welfare Ratio. Islamic Income Non-Islamic Income Vs indicates that the Bank BRI Syariah is the best bank. Overall, Islamicity Performance Index has been applied to the Commercial Bank's performance in 2009-2013.