

ABSTRACT

Miranata, Rizky Akbar, 2014, THESIS. Title: "Comparative Analysis of Financial Performance of Islamic Banks (BUS) in Indonesia Existing Islamicity Based Performance Index"

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As an institution that moves based on Islamic principles, Islamic banks must have characteristics and assessment of financial performance that is different from conventional banks. Islamicity Performance Index is one method that can be used to evaluate the financial performance of Islamic banks not only in financial but also able to evaluate the principles of justice and of a halal Islamic banking. There are six financial ratio measured from Islamicity Performance Index, which is the profit sharing ratio, zakat Performance Ratio, equitable distribution ratio, ratio-employee directors, Islamic investment vs. non Islamic investment, Islamic vs. non-Islamic income income.

This study aimed to compare the financial performance of Islamic Banks in Indonesia by Islamicity Performance Index. The data used in this study is a financial statement data Islamic Banks in Indonesia 2008-2012 period. The author examines the financial performance of Islamic Banks with purposive sampling of Islamic Banks in Indonesia, Bank Syariah Mandiri and Bank Mega Syariah.

Results showed from the calculation of the Independent Test Sample T-test, there are significant differences between the performance of Bank Mega Syariah and Bank Syariah Mandiri period 2008-2012, the average general performance of Bank Mega Syariah better than Bank Syariah Mandiri. It is based on the primacy of Bank Mega Syariah on six ratios charity performance ratio, Qard and donation, Emploeyess Expenses, Shareholders, investment vs non islamic investment islamic, islamic and non-islamic income vs. income.