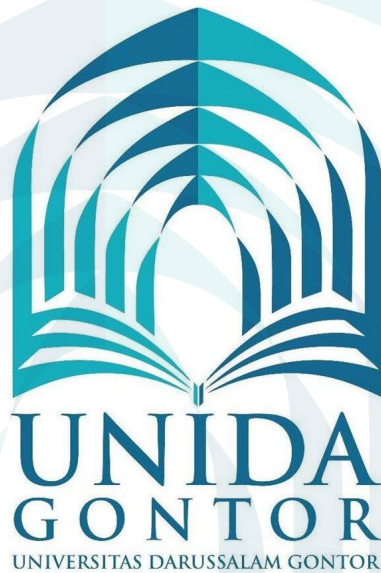


**ANALYSIS OF THE PERFORMANCE INDEX OF ISLAMIC
COMMERCIAL BANK (BUS) USING SHARIA CONFORMITY AND NET
PROFITABILITY INDEX (SCnPI) METHOD 2019-2023 PERIOD**



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1445 H / 2024 M**

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UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of
Bachelor of Islamic Economics

By :

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ABSTRAK

Bank Umum Syariah (BUS) merupakan salah satu Lembaga keuangan yang menjalankan aktivitas operasional yang sesuai dengan syariat islam. Tidak hanya berfokus pada perolehan profitabilitas namun juga memperhatikan sisi kesyariahannya. Pengukuran kinerja keuangan perusahaan sering kali menggunakan pengukuran rasio-rasio keuangan, termasuk pengukuran kinerja keuangan pada perbankan syariah. Perhitungan rasio keuangan yang dilakukan guna menunjukkan kualitas kinerja keuangan bank. Untuk itu, diperlukan suatu analisis yang mengukur tingkat kesesuaian syariah tanpa mengabaikan perolehan profitabilitas. *Shariah Conformity and Profitability* (SCnP) model merupakan metode analisis yang digunakan untuk mengukur kinerja Bank Umum Syariah dari segi kesesuaian syariah dan juga profitabilitasnya. Jenis penelitian yang digunakan adalah kuantitatif dengan menggunakan data sekunder, yang meneliti delapan Bank Umum Syariah yang ada di Indonesia dari tahun 2019 – 2023.

Adapun Teknik pengumpulan data adalah dokumentasi dengan menggunakan data-data yang telah dikumpulkan oleh pihak-pihak lain dalam hal ini adalah laporan keuangan tahunan masing-masing Bank Umum Syariah (BUS) yang didapatkan dari website resmi bank tersebut. Teknik analisis data yang digunakan adalah *Shariah Conformity and Profitability* (SCnP) model. Hasil penelitian yang didapatkan bahwa kinerja dari Bank Umum Syariah dengan menggunakan SCnP model terbagi dalam 4 kuadran dari tahun ketahun. Adapun hasil yang didapatkan selama periode 2019-2023 pada grafik SCnP model adalah Bank Central Asia Syariah (BCAS) dan Bank Nusa Tenggara Barat Syariah (BNTBS) berada di *Upper Right Quadrant*. Kemudian Bank Syariah Indonesia (BSI), Bank Jabar Banten Syariah (BJBS), dan Bank Riau Kepri Syariah (BRKS) berada di *Upper Left Quadrant*. Bank Panin Dubai Syariah (BPDS) berada di Lower Right Quadrant. Adapun Bank Muamalat Indonesia (BMI), dan Bank Syariah Bukopin berada di Lower Left Quadrant.

Kata Kunci : Bank Umum Syariah, Rasio keuangan, Kinerja Keuangan, Kesesuaian Syariah, dan Profitabilitas.

ABSTRACT

Islamic Commercial Bank (BUS) is one of the financial institutions that carry out operational activities in accordance with Islamic law. Not only focusing on obtaining profitability but also paying attention to the Islamic side. Measurement of the company's financial performance often uses measurement of financial ratios, including measurement of financial performance in Islamic banking. Calculation of financial ratios is done to show the quality of the bank's financial performance. For this reason, an analysis is needed that measures the level of sharia conformity without ignoring the acquisition of profitability. The Shariah Conformity and Profitability (SCnP) model is an analytical method used to measure the performance of Islamic Commercial Banks in terms of sharia conformity and profitability. The type of research used is quantitative using secondary data, which examines eight Islamic Commercial Banks in Indonesia from 2019 – 2023.

The data collection technique used is documentation by utilizing data that has been collected by other parties, specifically the annual financial statements of each Islamic Commercial Bank (BUS) obtained from the bank's official website. The data analysis technique employed is the Shariah Conformity and Profitability (SCnP) model. The research results indicate that the performance of Islamic Commercial Banks using the SCnP model is divided into 4 quadrants over the years. The results obtained show during the 2019-2023 period on the SCnP model graph are Bank Central Asia Syariah (BCAS) and Bank Nusa Tenggara Barat Syariah (BNTBS) in the Upper Right Quadrant. Meanwhile Bank Syariah Indonesia (BSI), Bank Jabar Banten Syariah (BJBS), and Bank Riau Kepri Syariah (BRKS) are in the Upper Left Quadrant. Bank Panin Dubai Syariah (BPDS) is in the Lower Right Quadrant. While, Bank Muamalat Indonesia (BMI), and Bank Syariah Bukopin are in the Lower Left Quadrant.

Keywords: Islamic Commercial Banks, Financial Ratios, Financial Performance, Sharia Compliance, and Profitability.

DECLARATION

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I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Ponorogo, 5 Oktober 2024

Author,



Faris Daffa' Rosyiid

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APPROVAL OF SUPERVISOR

To Honorable,
Dean of Faculty of Economics and Management
University of Darussalam Gontor

Bismillahirrahmanirahim,

Assalamu'alaikum Wr, Wb

I certify that I have supervised and read this thesis, written by :

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Reg. Number : 422021412023
Title : **Analysis of The Performance Index of Islamic Commercial Bank (BUS) Using Sharia Conformity and Net Profitability Index (SCnPI) Method 2019-2023 Period**

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Wassalamu'alaikum Wr, Wb.

Ponorogo, 29 Rabi'ul Awwal, 1445 H
22 Oktober, 2024 M

Supervisor,



Ahmad Suminto, S.H., M.E.

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THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by :

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(BUS) Using Sharia Conformity and Net Profitability Index (SCnPI)
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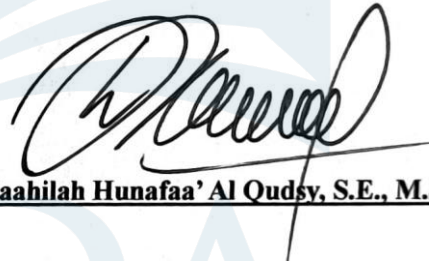
It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman

Secretary



Ahmad Suminto, S.H., M.E.



Naahilah Hunafaa' Al Qudsy, S.E., M.Sc.

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1st Examiner : Atika Rukminastiti Masrifah, S.E.I., M.E.Sy



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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has accepted the thesis written by :

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Title : Analysis of The Performance Index of Sharia Commercial Bank (BUS) Using Sharia Conformity and Net Profitability Index (SCnPI) Method 2019-2023 Period

It is approved as a fulfill of the requirement for the degree of Bachelor of Islamic Economics, academic year 1445-1446 H / 2024-2025.

Wassalamu'alaikum Wr, Wb.

Ponorogo, 19 Rabi'u Tsani , 1445 H
22Oktober , 2024 M

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Dr. Hartomi Maulana, M.Sc.
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RESEARCH MOTTO

“And do not be weak and do not grieve. For you are the highest, if you are believers.”

(QS. Ali Imran : 139)

“Try first, then tell. Understand first, then answer. Think first, then speak. Listen first, then judge. Work first, then hope.”

(Socrates)

“Change your mindset and you can change your life”



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Students completing their studies at a college are required to write a scientific paper, namely a thesis, which is prepared in accordance with the guidelines provided by the university. This thesis task was made in order to obtain a bachelor of economics (S.E.) degree in the Islamic Economics study program at Darussalam Gontor University. In writing this thesis, it is inseparable from the help of various parties, whether in the form of guidance, encouragement or motivation given to me. Especially to my parents, my father Cahyo Prastowo and my mother Anik Yuli Astanti, who have been my main source of encouragement in completing this thesis as well as my siblings. As for the other parties who also helped, the author would like to express his deepest gratitude to:

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7. All Islamic Commercial Bank (BUS) banks that have provided annual financial reports on their respective websites, thus providing me with convenience in collecting data in completing my thesis.
8. May we always be in the protection of Allah SWT, always given health, and our activities are in goodness and given ease in carrying out and worth worship in the side of Allah SWT.
9. My fellow students of the Class of 2021, especially my classmates, Islamic Economics class B. Thank you for the struggle that we have done together to take the education level in college.
10. And other parties that I don't have time to mention one by one

May we always be in the protection of Allah SWT, always be given health, and our activities are in goodness and given ease in carrying out and worth worship in the side of Allah SWT.

Ponorogo, 2 Oktober 2024

Author

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PREFACE

Alhamdulillah Robbil 'alamin, all praise and gratitude we always give to Allah SWT, who has given us strength, ability and opportunity along with many other favors so that we can complete our various affairs in the world, especially for the completion of scientific work in the form of my final assignment as a student, namely a thesis entitled **“Analysis of Islamic Commercial Bank Performance Using the Shariah Conformity and Profitability (SCnP) Method for the 2019-2023 Period”**.

Our prayers and greetings are devoted to the Prophet Muhammad SAW, the last prophet appointed by Allah SWT as a prophet who carries the message for all mankind and is revealed the book which is a guide in carrying out life in the world to obtain happiness in the world and the hereafter. He is uswatun hasanah for all people on this earth. Hopefully someday the book of isa will get his syafa'at on the last day aamiin ya robbal alaamiin.

