TABLE OF CONTENT

ABSTRAK ..... **i**
ABSTRACT ..... **ii**
DECLARATION ..... **iii**
APPROVAL OF SUPERVISOR ..... **iv**
DECISION OF THE TEAM ..... Error! Bookmark not defined.
CERTIFICATION ..... Error! Bookmark not defined.
RESEARCH MOTTO ..... **vii**
ACKNOWLEDGEMENT ..... **viii**
PREFACE ..... **x**
TABLE OF CONTENT ..... **xi**
LIST OF TABLE ..... **xiii**
LIST OF FIGURE ..... **xiv**
TRANSLITERATION LIST ..... **xv**
CHAPTER I INTRODUCTION **1**
A. Research Background 1
B. Research Question 8
C. Research Objectives 9
D. Research Benefits 9
CHAPTER II CONSEPTUAL FRAMEWORK **10**
A. Literature Review 10
1. Sharia Banking 11
2. Islamic Comercial Bank (BUS) 13
3. Sharia Conformity and Profitability Index (SCnPI) 17
4. Islamic Banking Performance 21
B. Previous Research 24
C. Research Framework 31
CHAPTER III RESEARCH METHODS **32**
A. Research Timeline 32
B. Type of Research 32
C. Data Source and Type 33

UNIDA GONTOR
UNIVERSITAS DARUSSALAM GONTOR

1. Data Source 33
2. Data Type 34
D. Data Collection Technique 34
E. Population and Sample 35
F. Operational Definition Variables 35
G. Data Analysis Technique 37
CHAPTER IV RESULTS AND DISCUSSION 41
A. Research Overview 41
B. Research Results 51
C. Discussion Analysis 76
CHAPTER V CONCLUSSION AND SUGGESTION 88
A. Conclussion 88
B. Suggestion 90
REFERENCES 92

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

LIST OF TABLE

Table 2 1. Data total of Islamic Commercial Bank offices in Indonesia 16
Table 3.1. Bank Performance Classification 39
Table 4.1. Shariah Conformity (SC) Ratio Score 52
Table 4.2. Profitability Ratio Score (P) Islamic Commercial Banks in 2019 53
Table 4. 3. Shariah Conformity (SC) Ratio Score 56
Table 4. 4. Profitability Ratio Score (P) of Islamic Commercial Banks in 2020 .. 57
Table 4. 5 Sharia Conformity (SC) Ratio Score 59
Table 4. 6 Profitability Ratio Score (P) Islamic Commercial Banks in 2021 60
Table 4. 7 Shariah Conformity (SC) Ratio Score 62
Table 4. 8 Profitability Ratio Score (P) of Islamic Commercial Banks in 2022 ... 63
Table 4. 9 Shariah Conformity (SC) Ratio Score 65
Table 4.10 Profitability Ratio Score (P) of Islamic Commercial Banks in 2023 .. 67
Table 4. 11 Average score of Shariah Conformity and Profitability 69
Table 4.12 Average score of Shariah Conformity (SC) 70
Table 4.13 ROA Measurement Matrix 72
Table 4.14 Bank Health Level on ROA Ratio 73
Table 4. 15 CAR Measurement Matrix 74
Table 4. 16 Bank Health Level on CAR Ratio 75
Table 4.17 Average score of ROA and CAR Ratios for the 75

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

LIST OF FIGURE

Figure 1. 1 Development of Sharia Banking 3
Figure 1. 2 Comparison of ROA Ratio of BUK and BUS 2019-2023 4
Figure 2. 1 Sharia Conformity and Profitability Model 21
Figure 2. 2 Flow of The Research Framework 31
Figure 3.1 Sharia Conformity and Profitability Model 39
Figure 4. 1 BSI's total assets, deposits, PYD as of 2023 42
Figure 4. 2 BMI's total assets, deposits, PYD as of 2023 44
Figure 4. 3 BCAS total assets, deposits, PYD as of 2023 45
Figure 4. 4 BJBS Total Asset, DPK, PYD as of 2023 46
Figure 4. 5 BSB's total assets, deposits, PYD as of 2023 47
Figure 4. 6 BRKS Total Asset, DPK, PYD as of 2023 49
Figure 4. 7 Total assets, deposits, PYD BPDS as of 2023 50
Figure 4. 8 BNTBS Total Assets, DPK, PYD as of 2023 51
Figure 4. 9 Chart of SCnP Model in 2019 55
Figure 4. 10 Chart of SCnP Model in 2020 58
Figure 4. 11 SCnP Model Graph for 2021 61
Figure 4. 12 Chart of SCnP Model Year 2022 65
Figure 4. 13 Chart of SCnP Model Year 2023 68
Figure 4. 14 SCnP Model graph 2019-2023 71

UNIDA
GONTOR
UNIVERSITAS DARUSSALAM GONTOR

TRANSLITERATION ARABIC

ARAB	NAMA	LATIN	CONTOH	LATIN
ا	Alif	a	أَمَانٌ	Ama>nun
ب	Ba'	b	بِنْتٌ	Bintun
ت	Ta'	t	زَيْتٌ	Zaytun
ث	Tha'	th	حَدِيْثٌ	h}adithun
ج	Jim	J	جَعَلَ	Ja'ala
ح	h}a'	h}	حَرَمٌ	h}aramun
خ	Kha'	kh	خَوْفٌ	Khaufun
د	Dal	d	دَنَى	Danaa>
ذ	Dhal	dh	ذَلِكَ	Dha>lika
ر	Ra'	r	رَبٌّ	Rabbun
ز	Zay	z	زَمَانٌ	Zama>nun
س	Sin	s	سِنٌّ	Sinnun
ش	Shin	Sh	شَمْسٌ	Shamsun
ص	Sad	s	صَلاَةٌ	Sala>tun
ض	d}ad	d}	رَمَضَانٌ	Ramad}a>anun
ط	t}a'	t}}	طَبِيْبٌ	t}abi>bun

UNIDA GONTOR
UNIVERSITAS DARUSSALAM GONTOR