

ABSTRAK

Mohamad Mahendra, Perbandingan Kinerja Bank Syariah di Indonesia dan Malaysia Berdasarkan Pendekatan *Islamicity Performance Index* Periode 2012-2016. Dibawah bimbingan Prof. Dr. H. M. Nizarul Alim, S.E., M.Si., Ak., CA. dan Dr. Rita Yuliana, S.E., MSA., Ak., CA.

Tujuan dari penelitian ini adalah untuk mengetahui perbedaan kinerja perbankan syariah di Indonesia dan Malaysia menggunakan pendekatan *Islamicity Performance Index* pada bank syariah yang terdaftar di Bank Indonesia dan Bank Negara Malaysia periode 2012-2016. Dengan menggunakan metode *purposive sampling* dipilih masing-masing sembilan bank syariah dari Indonesia dan Malaysia. Pengujian hipotesis menggunakan uji *Independent Sampel T-test* dan uji *Mann Whitney U-Test*.

Hasil penelitian menunjukkan bahwa (1) kinerja bank syariah di Indonesia unggul pada enam rasio, sedangkan kinerja bank syariah di Malaysia unggul pada tiga rasio yaitu *Zakat Perfomance Ratio*, *Net Profit*, dan *Director-Employees Welfare Ratio*, (2) dari hasil pengujian hipotesis terdapat delapan rasio yang menyatakan adanya perbedaan antara kinerja bank syariah di Indonesia dan Malaysia, sedangkan satu rasio menyatakan tidak ada perbedaan antara kinerja bank syariah di Indonesia dan Malaysia yaitu pada *Shareholder*, (3) secara umum kinerja bank syariah di Indonesia lebih baik dibandingkan dengan bank syariah di Malaysia jika diukur dengan pendekatan *Islamicity Performance Index*.

Kata kunci: Bank Syariah, *Islamicity Performance Index*, Perbandingan Kinerja

ABSTRACT

Mohamad Mahendra, Comparison of Sharia Bank Performance in Indonesia and Malaysia Based on Approach of Islamicity Performance Index Period 2012-2016. Under the guidance of Prof. Dr. H. M. Nizarul Alim, S.E., M.Si., Ak., CA. and Dr. Rita Yuliana, S.E., MSA., Ak., CA.

The purpose of this research is to know the difference of sharia banking performance in Indonesia and Malaysia using Islamicity Performance Index approach at sharia bank registered in Bank Indonesia and Bank Negara Malaysia period 2012-2016. By using purposive sampling method, each of nine sharia banks from Indonesia and Malaysia selected. Hypothesis testing using Independent Sample T-test and Mann Whitney U-Test test.

The results showed that (1) the performance of sharia bank in Indonesia was superior in six ratios, while the performance of sharia bank in Malaysia was superior in three ratios, namely Zakat Performance Ratio, Net Profit, and Director-Employees Welfare Ratio, (2) from hypothesis test result eight ratios stating the difference between the performance of sharia banks in Indonesia and Malaysia, while one ratio states that there is no difference between the performance of sharia banks in Indonesia and Malaysia in Shareholder, (3) in general the performance of sharia banks in Indonesia is better than Islamic banks in Malaysia if measured by the Islamicity Performance Index approach.

Keywords: *Sharia Bank, Islamicity Performance Index, Performance Comparison*