Performance Analysis Of Bank Muamalat Based On Islamicity Performance Index On Profitability For The 2018-2022 Period
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ABSTRACT

The financial performance of Sharia Banks generally increases every year, but it is a shame that this performance is focused only on the profit aspect. Sharia banking should be different from conventional banks, namely being oriented towards the benefit or maqasid of sharia. The aim of this research is to measure the performance of Bank Muamalat for the 2018-2022 period. with the Islamicity performance index measuring tool and its effect on profitability. This research method uses descriptive quantitative methods with secondary data in the form of financial reports. analyze the performance of Islamic banks from 2018 to 2022 using the Islamic Performance Index (IPI) and draw conclusions regarding the relationship between IPI and profitability. The results of this research used the T test, F test, and coefficient of determination ($R2$), as well as multiple linear tests. We used SPSS 26 software to process this research. This research found that PSR and ZPR both had a negative effect on profitability, EDR and IICR both had a positive effect, and the Islamicity Performance Index F test had a simultaneous effect on profitability.

Keyword : *Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Islamic Income vs Non-Islamic Income , Profitabilitas*

Analisis Kinerja Bank Muamalat Berbasis *Islamicity Performance Index* Terhadap Profitabilitas Periode Tahun 2018-2022

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ABSTRAK

Kinerja keuangan Bank Syariah secara umum mengalami kenaikan setiap tahunya namun sangat disayangkan kinerja tersebut terfokus hanya pada aspek profit saja perbankan syariah mestinya memiliki perbedaaan bank konvesional yaitu berorientasi kepada kemaslahatan atau maqasid syariah .Tujuan penelitian ini adalah untuk menmgukur kinerja bank muamalat periode tahun 2018-2022 dengan alat ukur *islamicity performance index* dan pengaruhnya terhadap profitabilitas . metode penelitian ini menggunakan metode kuantitatif deskriptif dengan data sekunder berupa laporan keuangan . menganalisis kinerja bank syariah tahun 2018 hingga 2022 dengan menggunakan *Islamic Performance Index* (IPI) dan menarik kesimpulan mengenai hubungan IPI dengan profitabilitas. Hasil penelitian ini menggunakan uji T, uji F, dan koefisien determinasi (R^2), serta uji linier berganda. Kami menggunakan perangkat lunak SPSS 26 untuk memproses penelitian ini. Penelitian ini menemukan bahwa PSR dan ZPR sama-sama berpengaruh negatif terhadap profitabilitas, EDR dan IICR sama-sama berpengaruh positif, dan uji F Islamicity Performance Index berpengaruh sekaligus terhadap profitabilitas.

Kata Kunci: *Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Islamic Income vs Non-Islamic Income ,* Profitabilitas