

Perbandingan kinerja Bank Syariah di Indonesia dan Malaysia berdasarkan Islamicity performance index = a comparison of performance of Islamic Banks in Indonesia and Malaysia based on islamicity performance index

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Abstrak

Skripsi ini membahas hasil perbandingan kinerja bank syariah di Indonesia dan Malaysia berdasarkan Islamicity Performance Index. Selain itu, skripsi ini juga membahas regulasi perbankan syariah yang dikeluarkan oleh masing-masing negara dan keterkaitannya terhadap kinerja bank syariah di kedua negara tersebut. Jumlah observasi penelitian adalah 24 bank syariah dalam periode tahun 2010-2013.

Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan antara kinerja bank syariah di Indonesia dan Malaysia pada semua rasio Islamicity Performance Index, kecuali pada distribution to society ratio dan Islamic income ratio. Terkait regulasi, dibandingkan regulasi Indonesia, pada umumnya regulasi perbankan syariah Malaysia lebih mendukung dan mendorong perkembangan perbankan syariah.

This study examine the results of comparative performance of Islamic banks in Indonesia and Malaysia based on Islamicity Performance Index. Besides, it also examine the Islamic banking regulation in Indonesia and Malaysia and its relation with the performance of Islamic banks in both countries. The data were collected from 24 Islamic banks within 2010-2013 period.

From the study, it concluded that there are a significant difference between the performance of Islamic banks in Indonesia and Malaysia for all ratios in Islamicity Performance Index, except for distribution to society ratio and Islamic income ratio. Related to regulation, in general, Malaysia Islamic banking regulation is more supportive towards the development of Islamic banks than Indonesia.