

Analisis pengungkapan identitas etika Islam dan kinerja keuangan perbankan syariah di Indonesia = Analysis of Islamic ethical identity disclosure and financial performance of Islamic banking in Indonesia

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Abstrak

Skripsi ini membahas tingkat pengungkapan identitas etika pada laporan tahunan perbankan syariah di Indonesia serta analisis kinerja keuangan berdasarkan Return On Asset (ROA), Beban Operasional Pendapatan Operasional (BOPO) dan Financing to Debt Ratio (FDR) selama periode 2010-2013. Kemudian pada penelitian juga dilakukan uji korelasi antara dimensi identitas etika dan ROA; dimensi identitas etika dan BOPO; dan dimensi identitas etika dan FDR. Hasil penelitian menunjukkan bahwa perbankan syariah cenderung meningkatkan pengungkapan identitas etika Islam dan ditemukan hubungan antara pengungkapan informasi produk dan jasa dengan kinerja keuangan ROA dan BOPO, serta hubungan antara dimensi pengungkapan komitmen terhadap debitur dengan FDR.

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This study aims to analyze the disclosure of Islamic Ethical Identity on the annual report of Islamic banking in Indonesia and the financial performance of Islamic banking based on Return On Asset (ROA), (BOPO) and Financing to Debt Ratio (FDR) during 2010-2013 period. This research is also conducted through correlation test (pearson product moment) between ethical identity index and ROA; ethical identity index and BOPO; ethical identity index and FDR. It is found that Islamic bank in Indonesia increase disclosure level regarding Islamic ethical identity and there is correlation between disclosure of product service and financial performance ROA and BOPO, then there is correlation between disclosure of commitment toward debitur and financial performance FDR.