



Shariah Banking Soundness in Review from RGEC and Maqashid Shariah

Yusuf Faisal^{1*}, Muhammad Nuryatno²
Universitas Trisakti

Corresponding Author: Yusuf Faisal yusuf222021714012@std.trisakti.ac.id

ARTICLE INFO

Keywords: Risk Profile, Good Corporate Governance, Earnings, Capital

Received : 01 January

Revised : 03 February

Accepted: 05 March

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ABSTRACT

This research looks at the health of Islamic banks in Indonesia with RGEC and Maqashid Shariah Performance. Population study this namely Sharia Commercial Banks registered with OJK from 2012 - 2019. namely Bank BNI Syariah, Bank BRI Syariah, Bank BCA Syariah, Bank Mandiri Syariah, Bank Syariah Bukopin , Bank Muamalat Indonesia, Bank Mega Syariah, and Bank Panin Dubai Syariah. This research resulted in a conclusion, namely the application of green governance results in better organizational performance. Tax administration system renewal resulted in decreased organizational performance. Tax administration system renewal can increase the influence of green governance on organizational performance for the better. This study adds an explanation of the performance of Islamic banks reviewed by Maqasid Shariah.

INTRODUCTION

Banks play role urgent in economy national . Economic center according to (Citra et al., 2021) is banking . this _ because the money is flowing to the bank then circulated back by the bank to in economy for do activity economy . Growth a bank will accompanied with necessary obstacles _ addressed by the bank as organization financial services that depend on trust (agent of trust). Report performance finance is one _ obstacles in face bank competition . keep in mind that Public will rate and more choose a bank with report performance good finances _ because level risk that will faced will more low (Aisyah et al., 2022) . Competition between Islamic banks increasingly strict (Faisal & Sudiby, 2020) . sharia bank traditional expected could perform good to be participate in the banking sector Indonesian National . Profitability is one _ the most important factor for considered in operate business , especially in industry banking . This because the bank wants produce profit as much possible moment operate Duty the operation . As a result , performance bank finance will Keep going optimized. From 2019 industry _ banking has growing up , Harry Kristiyana Chief Executive Supervisor of OJK, via www.cnbcindonesia.com on 11 February 2021 stated industry Islamic banking faces challenge ratio sufficient profitability _ significant , which impacts applicability restructurisation credit . That is , ratio profitability has down , which has influence negative to effort for increase activity credit.

Table 1. Development Number of Banks and Sharia Banking Offices in Indonesia in 2013 - 2020

Indicator	2013	2014	2015	2016	2017	2018	2019	2019	2020
BUS	11	11	12	12	13	13	14	14	14
Number of KPOs	386	407	447	450	473	471	478	480	488
Number of KCP	1.136	1,356	1,511	1,340	1.207	1.175	1,199	1,243	1351
Number of families	212	224	205	200	189	176	198	196	195
UUS	24	23	22	23	21	21	20	20	20
Number of KPOs	138	170	138	138	149	154	153	160	162
Number of KCP	298	310	140	129	135	139	146	159	169
Number of families	57	87	42	44	48	51	55	62	61
BPRS	158	163	163	163	166	167	167	164	163
Number of KPOs	91	93	92	104	95	99	119	167	175
Number of KCP	-	-	-	-	-	-	-	-	-
Number of families	152	146	184	179	192	175	208	286	289

Source : Statistics sharia banking February 2021

Description :

- BUS = Sharia Commercial Bank
- UUS = Sharia Business Unit
- Operational Headquarters

- Supporting Branch Office
- KK = Cash Office

Bank Indonesia as the central bank and regulator for banking in Indonesia issued Bank Indonesia Regulation No.6/10/PBI/2004 dated 12 April 2004 concerning evaluation level public bank health with use CAMEL method (Capital, Asset, Management, Earning, Liquidity). Then Bank Indonesia issued return Bank Indonesia Regulation No. 9/1/PBI/2007 uses modified CAMELS method (*Capital, Asset Quality, Management, Earning, Liquidity, and Sensitivity To Market Risk*) Becomes Bank Indonesia Regulation No. 13/1/PBI/2012 concerning evaluation level bank health with use approach the next risk (*Risk-Based Bank Rating /RBBR*) . called with RGEC method (*Risk Profile , Good Corporate Governance, Earnings, Capital*). Study mengenai ratio level the health of the bank against growth profit already many done , like research conducted by (Febrianty , 2018)

THEORETICAL REVIEW

According to Darmawi (Harahap, 2018) "Bank health is interest all interested parties , fine _ owner , management , community user banking and government services in Thing this is Bank Indonesia as authority supervision banking , because failure in industry banking will impact bad to Indonesian economy ". (Faisal, 2019) " Realizing its importance health a bank for formation trust in the world of banking as well as for carry out principle prudential banking in the world of banking , then Bank Indonesia feels need for apply rule about bank health ". With exists regulation about the health of this bank , banking expected always in condition healthy (Faisal et al., 2022; Ibrahim & Kamri, 2017; Mislinawati & Sari, 2020) . Based on Bank Indonesia Regulation No. Accessed 9/1/2014 from <http://www.bi.go.id> about System Assessment of the Soundness Level of Commercial Banks Based on Principle ,

Bank Soundness Level is results evaluation quantitative and qualitative on various influential aspect _ to condition or performance a bank The soundness level of the bank is evaluation on something condition report bank finances in the period and time certain corresponding with Bank Indonesia Standards (Harahap, 2017) . Evaluation level lasting bank health this known with RGEC method consisting on Evaluation Quantitative and or Evaluation Qualitative to factors capital (Capital), quality assets (Assets Quality), management (Management), profitability (Earnings), and liquidity (Liquidity) (Triana et al., 2022; Widiawati, 2020) . Evaluation health banking use RGEC method is appropriate with BI Circular Letter No.6/23 DPNP dated 31 May 2013 (Bank Indonesia, 2013_a), and Bank Indonesia Regulation No. 6/10/ PBI/ 2013 dated 12 April 2013 (Bank Indonesia, 2013_b). measurement against the RGEC in Article 3 covers

- 1) Capital , one possible ratio _ used according to existing components _ in evaluation level the health of the bank is CAR ratio (Capital Adequacy Ratio). The level of CAR of a bank is determined by two factors factor namely the capital owned and the amount Assets weighted According to Risk (RWA) (Faisal et al., 2022; Guicheldy & Sukartaatmadja, 2021)

- 2) Asset quality , assets is thing that is n't lost importance compared with capital, because asset sustain the way banking business . Evaluation to asset productive is use KAP ratio (Quality Asset productive). KAP ratio is ratio assets classified earning (APYD) with assets productive . Assets classified earning _ is assets productive good already _ or containing _ potency no give income or raises losses (Jasman & Murwaningsari, 2022)
- 3) Management (Management), aspects Management rated , good _ in management nor management risk , where the net income in aspect management general reflect measurement results of the executed and deep decision strategy technique explained in shape system recording , security , and monitoring from activity internal bank operations effort obtain optimal operating income.
- 4) Earnings , earnings are something tool for measure internal banking capabilities produce profit with compare profit with assets or inside capital period certain . Big profits _ no is size that the bank has work in a manner efficient .
- 5) Liquidity , Liquidity is bank 's ability to fulfil obligation period short . A bank is considered liquid if the bank have ability for pay withdrawal of demand deposits, savings , time deposits term , bank loans are imminent maturity , and fulfillment Request credit without exists something delay (realized credit) . The ratio used in calculation liquidity is LDR ratio (Loan to Deposit Ratio).

METHODOLOGY

Inner data type study this is quantitative data in the form of numbers _ _ report finance at the Bank of North Sumatra . Source of data collected is Secondary data source that is sourced live from part finance in Islamic Banks, where later will taken regarding related data with report finance . Study this carried out in 8 Islamic Commercial Banks, consisting of from : Bank BNI Syariah, Bank BRI Syariah, Bank BCA Syariah, Bank Mandiri Syariah, Bank Syariah Bukopin , Bank Muamalat Indonesia, Bank Mega Syariah, and Bank Panin Dubai Syariah from 2012 - 2019 .

RESULTS AND DISCUSSIONS

Evaluation the health of Islamic banks is something Suite assessment carried out for know internal banking capabilities operate activity operational normally as well the ability of the bank in fulfil obligations (Jasman et al., 2021) . In Bank Indonesia Regulation No 13/1/PBI/2012 Concerning Public Bank Soundness Assessment evaluation bank health covers a number of aspects, including : Risk liquidity happen due to the bank's inability to meet the maturity liquidity. This risk arises due to a mismatch between the maturity date of the bank's funding sources and the bank's financing contract for the debtor. The ratio used to determine the liquidity of a bank is to use the Finance Deposit Ratio

(FDR) and NPF. To find out the FDR of a bank, that is by using the total financing divided by the total third party funds.

Table 2. FDR of Islamic Banks

	2012	homewor k	2013	homewor k	2014	homewor k	2015	homewor k	2016	homewor k	2017	homewor k	2018	homewor k	2019	homewor k
BSM	86.03	3	94.4	3	89.37	3	81.92	2	81.99	2	79.19	2	77.66	2	77.25	2
BMS	76.76	2	94.15	3	99.99	3	84.14	2	90.3	3	95.13	3	84.41	2	73.18	1
BRIS	90.55	3	100.96	4	102.7	4	93.9	4	84.16	2	81.42	2	71.87	1	75.49	2
BNIS	78.6	2	84.99	2	97.86	3	92.6	3	91.94	3	84.57	2	80.21	2	79.62	2
BCAS	78.8	2	79.9	2	91.4	3	91.2	3	83.5	2	79.9	2	88.5	3	89	3
BPS	162.97	5	123.88	5	90.4	3	94.04	3	96.43	3	91.99	3	86.95	3	88.82	3
BMS	83.08	3	88.88	3	93.37	3	93.61	2	98.49	3	95.24	3	91.05	3	90.88	3
BBS	83.54	3	91.98	3	100.29	4	92.89	2	90.56	3	88.18	3	82.44	2	93.4	3

Based on the table above, in 2012 the bank received a rating of 2 or the same as PK-2, which means that Islamic banks have low ability to repay withdrawals made to depositors. including the following banks BMS(76.76), BCAS (78.8), BNIS (78.6) while at rank 3 or the same as PK-3 which means that the ability of Islamic banks is quite high in paying back the withdrawal of funds that have been made depositors. including the following banks BRIS (90.55), BSM (86.03), BBS (83.54), BMS(83.08) and lastly, namely rank 5 or the same as PK-5, which means that the ability of Islamic banks is very high in paying back the withdrawal of funds that have been made to depositors. including the following banks BPS (162.97).

In 2013 the bank received a rating of 2 or the same as PK-2, which means that the ability of Islamic banks to pay back the withdrawal of funds that have been made to depositors is low. including the following banks BNIS (84.99), BCAS (79.9) while at rank 3 or the same as PK-3, which means that the ability of Islamic banks is quite high in paying back withdrawals that have been made to depositor customers. including the following banks BMS (94.15), BSM (94.4), BBS (91.98), BMS (88.88) and at rank 4 or the same as PK-4 which means the ability of Islamic banks is high in repay the withdrawal of funds that have been made to depositors. including the following banks BRIS (100.96) and in the last rank, namely rank 5 or the same as PK-5, which means that the ability of Islamic banks is very high in paying back the withdrawal of funds that have been made to depositor customers. including the following banks BPS (123.88).

In 2014 the bank obtained a rating of 3 or the same as PK-3, which means that the ability of Islamic banks is quite high in paying back the withdrawal of funds that have been made to depositors. including the following banks BMS (99.99), BMS (93.37), BCAS (91.4), BPS (90.4) BSM (89.37), BNIS (97.86) while in the last rank namely rank 4 or the same as PK-4, which means that Islamic banks have a high ability to pay back the withdrawal of funds that have been made to depositors. including the following banks BBS (100.29), BRIS (102.7).

In 2015 the bank received a rating of 2 or the same as PK-2, which means that Islamic banks have low ability to repay withdrawals made to depositors. including the following banks BMS (93.61), BBS (92.89), BMS (84.14), BSM (81.92), while at rank 3 or the same as PK-3 which means the ability of Islamic banks is sufficient high in paying back the withdrawal of funds that have been made to depositors. including the following banks BPS (94.04), BCAS (91.2), BNIS (92.6) and in the last rank, namely rank 4 or the same as PK-4, which means that the ability of Islamic banks to pay back withdrawals is high that has been done to customer depositors. among these the following banks BRIS (93.9).

In 2016 the bank received a rating of 2 or the same as PK-2, which means that the ability of Islamic banks to pay back the withdrawal of funds that have been made to depositors is low. including the following banks BRIS (84.16), BCAS (83.5), BSM (81.99) while the last rank is rank 3 or the same as PK-3 which means that the ability of Islamic banks is quite high in paying back withdrawals funds that have been made to depositors. including the following banks BMS (98.49), BPS (96.43), BNIS (91.94), BBS (90.56), BMS (90.3).

The table above shows that in 2017 banks received a rating of 2 or the same as PK-2, which means that Islamic banks have low ability to pay back withdrawals that have been made to depositors. including the following banks BNIS (84.57), BRIS (81.42), BSM (79.19), BCAS (79.9) while the last rank is rank 3 or the same as PK-3 which means the bank's ability sharia is quite high in paying back the withdrawal of funds that have been made to depositors. including the following banks BMS (95.13), BMS (95.24), BPS (91.99), BBS (88.18).

In 2018 the bank received a rating of 1 or the same as PK-1, which means that the ability of Islamic banks to pay back the withdrawal of funds that have been made to depositors is very low. including the following banks BRIS (71.87) while at rank 2 or the same as PK-2, which means that Islamic banks have low ability to pay back withdrawals that have been made to depositor customers. including the following banks BMS (84.41), BBS (82.44), BNI (80.21), BSM (77.66) and in the last rank, namely rank 3 or the same as PK-3, which means the bank's ability sharia is quite high in paying back the withdrawal of funds that have been made to depositors. including the following banks BMS (91.05), BCAS (88.5), BPS (86.95).

The table above shows that in 2019 banks received a rating of 1 or the same as PK-1, which means that the ability of Islamic banks to pay back withdrawals that have been made to depositors is very low. including the following banks, BMS (73.18), while at rank 2 or the same as PK-2, which means that Islamic banks have low ability to pay back withdrawals that have been made to depositor customers. including the following banks BNIS (79.62), BSM

(77.25), BRIS (75.49) and in the last rank, namely rank 3 or the same as PK-3, which means that the ability of Islamic banks is quite high in paying back withdrawals funds that have been made to depositors. including the following banks BBS (93.4), BMS (90.88), BCAS (89), BPS (88.82).

Table 3. NPF of Islamic Banks

	2012	Homework	2013	homework	2014	homework	2015	homework
BSM	2,42	2	2.82	2	4,32	2	6,84	3
BMS	4.59	2	5,77	3	5,61	3	6.55	3
BRIS	2.77	2	3	2	4.06	3	4,6	3
BNIS	3.61	2	2.02	2	1.86	1	1.86	1
BCAS								
S	0.2	1	0.1	1	0.7	1	0.1	1
BPS	0.88	1	0.2	1	1.02	1	0.53	1
BMS	3.03	2	2.67	2	2.98	2	3.89	2
BBS	0.88	1	0.2	1	1.02	1	0.53	1

Based on the table above, in 2012 banks that received Islamic bank health ratings in terms of assessing the level of financing problems faced by banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks BCAS (0.2), BPS (0.88), BBS (0.88) while at rank 2 is the same as PK-2, which means that the level of financing problems faced by banks is low, including the following banks, BMS (4, 59), BNIS (3.61), BMS (3.03), BRIS (2.77), BSM (2.42).

In 2013, banks that received a soundness rating of Islamic banks in terms of assessing the level of financing problems faced by banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks, BPS (0, 2), BBS (0.2), BCAS (0.1) while at rank 2 is the same as PK-2, which means that the level of financing problems faced by banks is low, including the following banks BRIS (3), BSM (2 .82), BMS (2.67), BNIS (2.02) and at rank 3 the same as PK-3, which means that the level of financing problems faced by banks is quite high, including the following banks, BMS (5.77) .

In 2014, banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks BNIS (1.86), BPS (1.02), BBS (1.02) , BCAS (0.7) while at rank 2 it is the same as PK-2 which means the level of financing problems faced by banks is low, including the following banks BSM (4.32), BMS (2.98) and at rank 3 the same as PK-3, which means that the level of financing problems faced by banks is quite high, including the following banks, BMS (5.61), BRIS (4.06).

If you look at 2015, the banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks BNIS (1.86), BPS (0.53), BBS (0.53) , BCAS (0.1) while in rank 2 it is the same as PK-2, which means that the level of

financing problems faced by banks is low, including the following banks, BMS (3.89) and in rank 3 it is the same as PK-3 which This means that the level of financing problems faced by banks is quite high, including the following banks BSM (6.84), BMS (6.55), BRIS (4.6).

In 2016, banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks, BPS (0.63), BBS (0.63), BCAS (0.1) while at rank 2 it is the same as PK-2, which means that the level of financing problems faced by banks is low, including the following banks BNIS (4.86), BRIS (2.53), BMS (4.26) and at rank 3 the same as PK-3, which means that the level of financing problems faced by banks is quite high, including the following banks, BMS (7.11), BSM (6.06).

In 2017 the banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks, BCAS (0.1), while those in rank 2 were the same as PK-2, which means that the level of financing problems that faced by low-income banks, including the following banks BSM (4.92), BRIS (4.57), BMS (3.83), BMS (3.3), BNIS (2.94), BPS (2, 26), BBS (2.26).

In 2018 the banks that received a rating of 1 were the same as PK-1, which means that the level of financing problems faced by banks was very low, including the following banks BCAS (0.3) while those in rank 2 were the same as PK-2, which means the level of financing problems faced by low-income banks, including the following banks BMS (2.95), BNIS (2.89), BSM (4.53), BMS (4.43) and at rank 3 the same as PK-3 which means the level of financing problems faced by banks is quite high, including the following banks BRIS (6.43) and at rank 5 the same as PK-5, which means that the level of financing problems faced by banks is very high, including the following banks BPS (12.52), BBS (12.52).

Whereas in 2019 the bank that received rating 1 is the same as PK-1, which means that the level of financing problems faced by banks is very low, including the following banks BCAS (0.3), while those in rank 2 are the same as PK-2, which means the level of problem financing faced by banks is low, including the following banks BRIS (4.97), BPS (4.81), BBS (4.81), BMS (3.87), BSM (3.28), BNIS (2.93), BMS (2.15).

Table 4 . Sharia Bank ROA

	2012	homework	2013	homework	2014	homework	2015	homework	2016	homework
BSM	1,13	3	0.2	3	0.27	4	0.17	3	0.2	4
BMS	1.95	2	2.25	1	1.53	1	-0.04	5	0.56	3
BRIS	0.2	4	1.19	2	1.15	3	0.08	4	0.77	3
BNIS	1.29	2	1.48	2	1.37	2	1.27	2	1.43	2
BCAS	0.9	3	0.8	3	1	3	0.8	3	1	3
BPS	1.75	1	3.29	1	1.03	3	1.99	2	1.14	3
BMS	1.58	1	3.81	1	2.33	1	0.29	4	0.3	4
BBS	0.52	3	0.55	3	0.69	3	0.27	4	0.79	3

Based on the table above, in 2012 a bank that obtained a rating of 1 or the same as PK-1, namely a bank's ROA above 1.5, means that the company's ability to generate profits or profits at certain levels of income, assets and share capital is very high. including the following banks BMS (1.58), BPS (1.75). while at rank 2 or equal to PK-2, namely bank ROA between 1.25% to less than 1.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BMS (1.95), BNIS (1.29) and at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profit at a certain level of income, assets and share capital is quite high. including the following banks BBS (0.52), BCAS (0.9), BSM (1.13) in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0, 5%, the company's ability to generate profits or profits at a certain level of income, assets and share capital is low. including the following banks BRIS (0.2).

In 2013, a bank with a rating of 1 or the same as PK-1, namely a bank's ROA of above 1.5, means that the company's ability to generate profits at certain levels of income, assets and share capital is very high. including the following banks BMS (3.81), BPS (3.29), BSM (0.2). while at rank 2 or equal to PK-2, namely bank ROA between 1.25% to less than 1.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BNIS (1.48), BRIS (1.19) and at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profit at a certain level of income, assets and share capital is quite high. including the following banks BBS (0.55), BCAS (0.8), BSM (0.2).

In 2014, a bank that received a rating of 1 or the same as PK-1, namely a bank's ROA of above 1.5, means that the company's ability to generate profits at certain levels of income, assets and share capital is very high. including the following banks BMS (2.33), BSM (1.53) while at rank 2 or the same as PK-2, namely bank ROA between 1.25% to less than 1.5%, the company's ability to generate profits or profit at a certain high level of income, assets and share capital. including the following banks BNIS (1.27) and at rank 3 or equal to PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at the level of income, assets and certain share capital is quite high. including the following banks BRIS (1.15), BPS (1.03), BCAS (1). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BSM (0.27).

In 2015, a bank that has a rating of 2 or the same as PK-2, namely a bank ROA of between 1.25% and less than 1.5%, means that the company's ability to generate profit or profit at a certain level of income, assets and share capital is high. including the following banks BPS (1.99), BNIS (1.27). and at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is quite high. including the following banks BSM (0.17), BCAS (0.8). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BMS (0.29), BBS (0.27), BRIS (0.08).

In 2016, a bank that has a rating of 2 or the same as PK-2, namely a bank ROA of between 1.25% and less than 1.5%, means that the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BNI (1.43) and at rank 3 or equal to PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at the level of income, assets and certain share capital is quite high. including the following banks BPS (1.14), BCAS (1), BBS (0.79), BRIS (0.77), BMS (0.56). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BMS (0.3), BSM (0.2).

In 2017, a bank that has a rating of 1 or the same as PK-1, namely a bank's ROA of above 1.5, means that the company's ability to generate profits or profits at certain levels of income, assets and share capital is very high. among them the following banks are BMS (2.63). while at rank 2 or equal to PK-2, namely bank ROA between 1.25% to less than 1.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BNIS (1.44). and at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is quite high. including the following banks BRIS (0.95), BMS (0.59), BCAS (0.8). and at rank 4

or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BPS (0.37), BSM (0.22). In the last rank, namely rank 5 or the same as PK-5, namely the bank's ROA is less than 0.0, the company's ability to generate profits or profits at certain levels of income, assets and share capital is very low. among them the following banks are BBS (-1.12).

The table above shows that in 2018 banks are ranked 1 or equal to PK-1, namely bank ROA above 1.5, so the company's ability to generate profits or profits at certain levels of income, assets and share capital is very high. including the following banks BPS (10.77), BMS (1.56). while at rank 2 or equal to PK-2, namely bank ROA between 1.25% to less than 1.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BNIS (1.31). and at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is quite high. including the following banks BCAS (1.2), BMS (0.59), BRI (0.51). and at rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BSM (0.11), BBS (0.02).

In 2019, a bank that has a rating of 2 or the same as PK-2, namely a bank's ROA between 1.25% and less than 1.5%, means that the company's ability to generate profits or profits at certain levels of income, assets and share capital is high. including the following banks BNIS (1.42). Whereas at rank 3 or the same as PK-3, namely bank ROA between 0.5% to less than 1.25%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is quite high. including the following banks BCAS (1.2), BMS (0.93), BMS (0.88). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BRIS (0.43), BPS (0.26), BSM (0.08), BBS (0.02).

Table 5. ROE of Islamic Banks

	2012	homework	2013	homework	2014	homework	2019	homework
BSM	14.71	2	3,42	4	3.87	4	1.16	4
BMS	24,24	1	25.05	1	15,34	1	8,21	3
BRIS	1.19	4	10.41	3	10,20	3	2.49	4
BNIS	6,63	3	10,18	3	10.38	3	10.53	3
BCAS	2.30	4	2.80	4	3,10	4	4,40	4
BPS	2.80	4	7.75	3	4,44	4	0.26	4
BMS	16.89	1	57.98	1	26,23	1	4.08	4
BBS	6,19	3	7,32	3	7,63	3	0.26	4

Based on the table above, in 2012 a bank that received a rating of 1 means $ROE > 15\%$, the ability of the bank's paid-in capital to generate very high profits. among them the following banks are BMS (24.24), BMS (16.89). while rank 2 means $12.5\% < ROE \leq 15\%$ the ability of the bank's paid-in capital to generate high profits. including the following banks BSM (14.71). and rating 3 means $5\% < ROE \leq 12.5\%$ the ability of the bank's paid-in capital to generate profits is quite high. including the following banks BNIS (6.63), BBS (6.19). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BPS (2.80), BCAS (2.30), BRIS (1.19).

Based on the table above, in 2013 a bank that received a rating of 1 means $ROE > 15\%$, the ability of the bank's paid-up capital to generate profits is very high. including the following banks BMS(57.98) BMS(25.05). while rating 3 means $5\% < ROE \leq 12.5\%$ the ability of the bank's paid-in capital to generate profits is quite high. including the following banks BRIS (10.41), BNIS (10.18), BPS (7.75), BBS (7.32). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BSM (3.42), BCAS (2.80).

Based on the table above, in 2014 a bank that received a rating of 1 means $ROE > 15\%$, the ability of the bank's paid-up capital to generate profits is very high. among them the following banks are BMS (26.23), BMS (15.34). while rating 3 means $5\% < ROE \leq 12.5\%$ the ability of the bank's paid-in capital to generate profits is quite high. including the following banks BNIS (10.38), BRIS (10.20), BBS (7.63). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BSM (3.87), BPS (4.44), BCAS (3.10).

Based on the table above, in 2015 a bank that received a rating of 2 means $12.5\% < ROE \leq 15\%$ the ability of the bank's paid-up capital to generate high profits. including the following banks BNIS (10.83). while rating 3 means $5\% < ROE \leq 12.5\%$ the ability of the bank's paid-in capital to generate profits is quite high. including the following banks BPS (7.66). and at rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BCAS (2.90), BMS (2.50), BBS (2.39), BSM (2.20).

Based on the table above, in 2016 the bank that received a rating of 2 means $12.5\% < ROE \leq 15\%$ the ability of the bank's paid-up capital to generate high profits. including the following banks BNIS (11.39). while rating 3 means $5\% < ROE \leq 12.5\%$ the ability of the bank's paid-in capital to generate profits is quite high. including the following banks BRIS (6.33), BMS (5.92), BBS (5.35). in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain

levels of income, assets and share capital is low. including the following banks BPS (4.94), BCAS (4.30), BSM (2.78), BMS (1.61).

Based on the table above, in 2017 a bank that received a rating of 3 means $5\% < ROE \leq 12.5\%$, the ability of the bank's paid-up capital to generate profits is quite high. including the following banks BMS (11.97), BNIS (11.94), BRIS (7.40), BMS (5.81). whereas in the last rank, namely rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks BSM (3.00), BCAS (2.80), BPS (1.76). in the last rank, namely rank 5 or the same as PK-5, namely $ROE \leq 0\%$, the ability of the bank's paid-up capital to generate very low profits. among them the following banks are BBS (-13.74) .

Based on the table above, in 2018 banks that get a rating of 3 mean $5\% < ROE \leq 12.5\%$, the ability of the bank's paid-up capital to generate profits is quite high, including the following banks, BCAS (9.30), BMS (5.72), BMS (6.75), BNIS (11.42). Whereas at rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks. Among the following banks are BRIS (4.10), BSM (0.87), BBS (0.20). in the last rank, namely rank 5 or the same as PK-5, namely $ROE \leq 0\%$, the ability of the bank's paid-up capital to generate very low profits. including the following banks BPS (-10.77).

Based on the table above, in 2019, banks that get a rating of 3 mean $5\% < ROE \leq 12.5\%$, the ability of the bank's paid-up capital to generate profits is quite high, including the following banks BNIS (10.53), BMS (8.21). Whereas at rank 4 or the same as PK-4, namely bank ROA between 0% to less than 0.5%, the company's ability to generate profits or profits at certain levels of income, assets and share capital is low. including the following banks. Among the following banks are BSM (1.16), BRIS (2.49), BCAS (4.40), BPS (0.26), BMS (4.08), BBS (0.26).

Table 6. BOPO of Islamic Banks

	201 2	homew ork	201 3	homew ork	201 4	homew ork	2015	homew ork	201 6	homew ork
BSM	85.5 2	1	97.3 8	5	93.7 8	1	97.3 8	5	97.4 1	5
BMS	76,4 4	1	73.0 0	1	74.0 8	1	100. 60	5	94.7 8	2
BRIS	99.2 5	5	86,6 3	1	90.4 2	1	99.7 7	5	93.7 9	1
BNIS	87,8 6	1	85,3 9	1	83.9 4	1	89.8 0	1	89.6 3	1
BCA S	78,4 0	1	84.5 0	1	92.5 0	1	92.9 0	1	90,2 0	1
BPS	74.3 0	1	50,7 6	1	81.3 1	1	68,4 7	1	89,2 9	1
BMS	90,8 0	1	77,2 8	1	86.0 9	1	97.6 1	5	99.5 1	5
BBS	93.8 6	1	91.5 9	1	92,2 9	1	96.7 7	4	91.9 9	1

Based on the table above, in 2012 the bank that received rank 1, namely ROE \leq 94%, was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among the following banks are BSM (85.52), BMS (76.44), BNIS (87.86), BCAS (78.40), BPS (74.30), BMS (90.80), BBS (93.86). Whereas in the last rank, namely rank 5, namely BOPO $>$ 97%, the bank is not healthy in managing the level of efficiency and the ability of the bank to carry out operational activities. Among them the following banks are BRIS (99.25).

In 2013, the bank that received the 1st rating, namely ROE \leq 94%, was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among the following banks are BMS (73.00), BRIS (86.63), BNIS (85.39), BCAS (84.50), BPS (50.76), BMS (77.28), BBS (91.59). Whereas in the last rank, namely rank 5, namely BOPO $>$ 97%, the bank is not healthy in managing the level of efficiency and the ability of the bank to carry out operational activities. Among them the following banks are BSM (97.38). The table above shows that in 2014, banks that received a rating of 1, namely ROE \leq 94%, were very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among the following banks are BSM (93.78), BMS (74.08), BRIS (90.42), BNIS (83.94), BCAS (92.50), BPS (81.31), BMS (86.09), BBS (92.29).

Based on the table above, in 2015 the bank that received a rating of 1, namely ROE \leq 94%, was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among the following banks are BNIS (89.80), BCAS (92.90), BPS (68.47). While at rank 4, namely 96% - 97%, the bank is not healthy in managing the level of efficiency and the bank's ability to carry out operational activities. Among them are the following banks: BBS

(96.77). And at rank 5, namely BOPO > 97%, the bank is unhealthy in managing the efficiency level and bank's ability to carry out operational activities. Among them are the following banks: BSM (97.38), BMS (100.60), BRIS (99.77), BMS (97.61).

Based on the table above, in 2016 the bank that received rank 1, namely ROE \leq 94%, was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among them are the following banks: BRIS (93.79), BNIS (89.63), BCA (90.20), BPS (89.29), BBS (91.99). While at rank 2, namely 94% - 95%, the bank is healthy in managing the level of efficiency and the bank's ability to carry out BMS operational activities (94.78). And at rank 5, namely BOPO > 97%, the bank is unhealthy in managing the efficiency level and bank's ability to carry out operational activities. Among them are the following banks: BSM (97.41), BMS (99.51).

Based on the table above, in 2017 the bank that received the 1st rating, namely ROE \leq 94%, the bank was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among them are the following banks: BMS (94.24), BRIS (91.33), BNIS (86.88), BCAS (91.40), BMS (88.16). While at rank 4, namely 96% - 97%, the bank is not healthy in managing the level of efficiency and the bank's ability to carry out operational activities. Among them are the following banks: BPS (96.14). And at rank 5, namely BOPO > 97%, the bank is unhealthy in managing the efficiency level and bank's ability to carry out operational activities. Among them are the following banks: BSM (97.76), BBS (109.62).

Based on the table above, in 2018 the bank that received rank 1, namely ROE \leq 94%, the bank was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among them are the following banks: BNIS (87.62), BCAS (87.20) BMS (89.16). While at rank 2, namely 94% - 95%, the bank is healthy in managing the level of efficiency and the bank's ability to carry out operational activities. Among them are the following banks: BMS (94.44). And at rank 3, namely 95% - 96%, the bank is quite healthy in managing the level of efficiency and the ability of the bank to carry out operational activities, including the following banks: BRIS (95.34). And at rank 5, namely BOPO > 97%, the bank is unhealthy in managing the efficiency level and bank's ability to carry out operational activities. Among them are the following banks: BSM (97.68), BPS (217.40), BBS (99.20).

Based on the table above, in 2019 the bank that received rank 1, namely ROE \leq 94%, the bank was very healthy in managing the level of efficiency and ability of the bank to carry out operational activities. Among them are the following banks: BMS (90.68), BNIS (85.37), BCAS (87.40), BMS (93.84). While at rank 3, namely 95% - 96%, the bank is quite healthy in managing the level of efficiency and the ability of the bank to carry out operational activities: BRI (95.32). And at rank 5, namely BOPO > 97%, the bank is unhealthy in managing the level of efficiency and the ability of the bank to carry out operational activities: BSM (98.24), BPS (99.57), BBS (99.45).

Table 7. Maqasyid Sharia

	2012	home work	2013	home work	2014	home work	2015	home work	2016	home work	2017	home work	2018	home work	2019	home work
B S M	0.1762		0.1691		0.0602		0.0558		0.0542		0.0557		0.1512		0.1451	
B M S	0.0836		0.0749		0.0756		0.0718		0.0805		0.0792		0.0761		0.0669	
B RI S	0.0433		0.0507		0.0538		0.0491		0.0543		0.0480		0.0431		0.0460	
B N IS	0.0320		0.1600		0.0927		0.0140		0.0132		0.0118		0.0108		0.0108	
B C A S	0.0467		0.0756		0.0832		0.0727		0.0687		0.0645		0.0765		0.0765	
B P S	0.0631		0.0696		0.0730		0.1236		0.1351		0.1407		0.0998		0.1265	
B M S)	0.0187		0.0221		0.0655		0.0685		0.0839		0.0844		0.0719		0.0691	
B B S	0.0228		0.0146		0.0609		0.0663		0.0824		0.0926		0.1062		0.1007	

Based on the table above, in 2012 the first rank was obtained by Bank Syariah Mandiri with a sharia maqasyid index value of 0.1762, then followed in second place by Bank Muamalah Syariah with a sharia maqasyid index value of 0.0836, ranked third by Bank Panin Syariah with an index sharia maqashid of 0.0631, ranked fourth by Bank Central Asia Syariah with a sharia maqashid index value of 0.0467, ranked fifth by Bank Rakyat Indonesia Syariah with a sharia maqashid score of 0.0433, ranked sixth by Bank Negara Indonesia Syariah with a sharia maqashid index value of 0.0320, was ranked seventh by Bank Bukopin Syariah with a sharia maqashid index value of 0.0228, and lastly ranked, namely eighth place by Bank Mega Syariah with a sharia maqashid index value of 0.0187.

Based on the table above, in 2013 the first rank was obtained by Bank Syariah Mandiri with a sharia maqasyid index value of 0.1691, then followed by Bank Negara Indonesia Syariah in second place with a sharia maqasyid index value of 0.1600, ranked third by Bank Central Asia Sharia with a sharia

maqashid index value of 0.0756, ranked fourth by Bank Muamalah Syariah with a sharia maqashid index value of 0.0749, fifth ranked by Bank Panin Syariah with a sharia maqashid index value of 0.0696, ranked sixth by Bank Rakyat Indonesia Syariah with a score of 0.0507, was ranked seventh by bank Mega Syariah with a sharia maqasyid index value of 0.0221, lastly ranked, namely eighth rank by Bank Bukopin Syariah with a sharia maqasyid index value of 0.0146.

In 2014, the first rank was obtained by Bank Negara Indonesia Syariah with a sharia maqasyid index value of 0.0927, then followed by Bank Central Asia Syariah ranked second with a sharia maqasyid index value of 0.0832, third place by Bank Muamalah Syariah with sharia maqashid index score of 0.0756, ranked fourth by Bank Panin Syariah with index sharia maqashid score of 0.0730, fifth rank by Bank Mega Syariah with index sharia maqashid value of 0.0655, sixth rank by Bank Bukopin Syariah with a sharia maqashid index value of 0.0609, ranked seventh by Bank Syariah Mandiri with a sharia maqashid index value of 0.0602, lastly ranked eighth by Bank Rakyat Indonesia Syariah with a sharia maqashid index value of 0.0538.

For 2015, the first rank was obtained by Bank Panin Syariah with a sharia maqasyid index score of 0.1236, second place was placed by Bank Central Asia Syariah with a sharia maqasyid index value of 0.0727, third place was placed by Bank Muamalah Syariah with a sharia maqasyid index value. of 0.0718, ranked fourth by Bank Mega Syariah with an index sharia maqasyid score of 0.0685, fifth ranked by Bank Bukopin Syariah with a sharia maqasyid index score of 0.0663, ranked sixth by Bank Syariah Mandiri with a sharia maqasyid score index of 0.0558, ranked seventh by Bank Rakyat Indonesia Syariah with a sharia maqasyid index value of 0.0491, ranked last, namely eighth rank by Bank Negara Indonesia Syariah with a sharia maqasyid index value of 0.0140.

Based on the table above, in 2016 the first rank was obtained by Panin Syariah Bank with an index sharia maqasyid value of 0.1351, second place was placed by Bank Mega Syariah with a sharia maqasyid index value of 0.0839, third place was placed by Bank Bukopin Syariah with a maqasyid value sharia index of 0.0824, ranked fourth by Bank Muamalah Syariah with a sharia maqasyid index value of 0.0805, fifth ranked by Bank Central Asia Syariah with a sharia maqasyid index value of 0.0687, ranked sixth by Bank Rakyat Indonesia Syariah with the sharia maqashid index score was 0.0543, was ranked seventh by Bank Syariah Mandiri with the sharia maqashid index value of 0.0542, the last rank was ranked eighth by Bank Negara Indonesia Syariah with the maqashid sharia index value of 0.0132.

Based on the table above, in 2017 the first rank was obtained by Panin Syariah Bank with an index sharia maqasyid value of 0.1407, second place was placed by Bank Bukopin Syariah with a sharia maqasyid index value of 0.0926, third place was placed by Bank Mega Syariah with a maqasyid value sharia index of 0.0844, ranked fourth by Bank Muamalah Syariah with a sharia maqasyid index value of 0.0792, ranked fifth by Bank Central Asia Syariah with a sharia maqasyid index value of 0.0645, ranked sixth by Bank Syariah Mandiri with the sharia maqashid index score was 0.0557, was ranked seventh by Bank

Rakyat Indonesia Syariah with the sharia maqashid index value of 0.0480, the last rank was ranked eighth by Bank Negara Indonesia Syariah with the maqashid sharia index value of 0.0118.

In 2018, the results of Mandiri Syariah Bank were ranked first with an index sharia maqasyid value of 0.1512, second place was obtained by Bank Bukopin Syariah with a sharia maqasyid index value of 0.1062, third place was placed by Panin Syariah Bank with a sharia maqasyid index value of 0.0998, ranked fourth by Bank Central Asia Syariah with an index sharia maqashid score of 0.0765, fifth ranked by Bank Muamalah Syariah with a sharia maqashid index score of 0.0761, ranked sixth by Bank Mega Syariah with a maqashid sharia index score of 0.0719, ranked seventh by Bank Rakyat Indonesia Syariah with a sharia maqasyid index value of 0.0431, ranked last, namely ranked eighth by Bank Negara Indonesia Syariah with a sharia maqasyid index value of 0.0108.

In 2019, the first rank was obtained by Bank Syariah Mandiri with an index sharia maqasyid value of 0.1415, in second place was Panin Syariah Bank with an index sharia maqasyid value of 0.1265, third place was placed by Bank Bukopin Syariah with a sharia maqasyid index value of 0.1007, ranked fourth by Bank Central Asia Syariah with an index sharia maqashid score of 0.0765, fifth ranked by Bank Mega Syariah with an index sharia maqashid score of 0.0691, ranked sixth by Bank Muamalah Syariah with a maqashid sharia index score of 0.0669, ranked seventh by Bank Rakyat Indonesia Syariah with a sharia maqasyid index value of 0.0460, lastly ranked, namely ranked eighth by Bank Negara Indonesia Syariah with a sharia maqasyid index value of 0.0108

CONCLUSIONS AND RECOMMENDATIONS

Period observation in study this only going on for 8 years from from 2012 to 2019, and the sample is relatively small that is as many as 8 (eight) sharia commercial banks , so that research this not yet can in a manner maximum describe the real situation about factors what only influences _ growth profits in Islamic banking in Indonesia. Study next suggested for add the number of sharia commercial banks including sharia business units and sharia rural banks to increase can describe factors what only influences _ growth banking profit . _ For increase performance bank finance , it is recommended that the General Bank m Syariah continue strengthen activity his efforts to sum up asset which g owned the more increase , amount good distribution of funds that in shape financing nor placements in other banks are increasing increases , as well income operations and profit earned _ for years next the more increase .

FURTHER STUDY

This research resulted in a conclusion, namely the application of green governance results in better organizational performance. Tax administration system renewal resulted in decreased organizational performance. Tax administration system renewal can increase the influence of green governance on organizational performance for the better. This study adds an explanation of the performance of Islamic banks reviewed by Maqasid Shariah.

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