

SURAT TUGAS

No. 014.D/LPPM/TUG/III/2022

Kepala Lembaga Penelitian dan Pengabdian kepada Masyarakat (LPPM) dengan ini memberikan tugas kepada,

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Untuk melakukan penelitian, sebagai berikut :

Judul/Kegiatan : “Analisis Islamicity Disclosure Indeks Studi
Pada Bank Umum Syariah Di Indonesia.”
Waktu : Semester Genap Tahun Akademik 2021/2022

Dengan ruang lingkup membuat proposal, membuat laporan kemajuan, membuat laporan akhir dan mempublikasikan hasil.

Demikian surat tugas ini kami sampaikan, untuk dilaksanakan dengan sebaik-baiknya dan penuh tanggung jawab.

Jakarta, 16 Maret 2022



Dra. Aty Herawati
Kepala LPPM Univ. Trilogi



lppm

Tembusan Yth.

- Wakil Rektor
- Kabiro. SDM

**LAPORAN PENELITIAN
UNIVERSITAS TRILOGI**



**Analisis Islamicity Disclosure Indeks
Studi Pada Bank Umum Syariah
di Indonesia**

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**UNIVERSITAS TRILOGI
TAHUN 2022**

**LEMBAR PENGESAHAN
UNIVERSITAS TRILOGI**

Judul Penelitian : Analisis Islamicity Disclosure Indeks Studi Pada Bank Umum Syariah di Indonesia

Kode>Nama Rumpun Ilmu: 571/Manajemen

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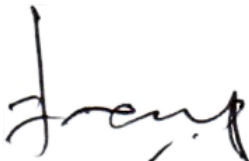
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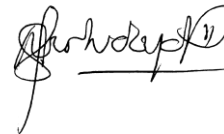
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**Analisis Islamicity Disclosure Indeks
Studi Pada Bank Umum Syariah di Indonesia**

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ABSTRACT

The development of Islamic banks in Indonesia has recently seen quite good growth. The fact that raises challenges for sharia-based banks is what kind of way should be done in order to trigger the emergence of trust from stakeholders. The expectations that are the goals of stakeholders for Islamic banks are certainly not the same as expectations for conventional-based banks. Based on the concept that has developed in society so far, that the main foundation of Islamic banking is the application of the basic principles of the concept of Islamic Economics. Therefore, the way to measure and evaluate the performance of Islamic banks is certainly not the same as conventional banks. There have been several studies related to measuring the performance of Islamic banks, including the use of Islamicity Indices. Islamicity Indices consist of two things, namely the Islamicity Disclosure Index and the Islamicity Performance Index. The purpose of this study was to measure the performance of BUS in Indonesia during the study period by using the Islamicity Disclosure Index. by using the object of Islamic Commercial Banks in Indonesia during the period 2011-2020.

Key word: Performance Measurement, Islamicity Disclosure Index,

ABSTRAK

Perkembangan bank syariah di Indonesia akhir-akhir ini mengalami pertumbuhan yang cukup baik. Fakta yang menjadi tantangan bagi bank berbasis syariah adalah cara apa yang harus dilakukan agar dapat memicu munculnya kepercayaan dari para pemangku kepentingan. Harapan yang menjadi tujuan stakeholders bagi bank syariah tentu tidak sama dengan harapan bagi bank berbasis konvensional. Berdasarkan konsep yang berkembang di masyarakat selama ini, bahwa landasan utama perbankan syariah adalah penerapan prinsip-prinsip dasar konsep Ekonomi Islam. Oleh karena itu, cara mengukur dan mengevaluasi kinerja bank syariah tentu tidak sama dengan bank konvensional. Ada beberapa penelitian terkait pengukuran kinerja bank syariah, antara lain penggunaan Islamicity Index. Islamicity Index terdiri dari dua hal, yaitu Islamicity Disclosure Index dan Islamicity Performance Index. Tujuan dari penelitian ini adalah untuk mengukur kinerja BUS di Indonesia selama masa penelitian dengan menggunakan Islamicity Disclosure Index. dengan menggunakan objek Bank Umum Syariah di Indonesia selama periode 2011-2020.

Kata kunci: Pengukuran Kinerja, Islamicity Disclosure Index,

A. PENDAHULUAN

Menurut Undang-Undang No 10 Tahun 1998, Suatu Institusi yang bertujuan untuk meningkatkan taraf hidup masyarakat dengan cara melakukan penghimpunan dana masyarakat sebagai simpanan kemudian menyalurkannya ke masyarakat sebagai pinjaman maupun wujud lainnya, maka institusi tersebut disebut Bank. Bank yang beroperasi di Indonesia ada dua jenis yaitu bank yang kegiatan usahanya secara konvensional disebut sebagai bank konvensional dan bank yang kegiatan usahanya menggunakan aturan syariah Islam yang disebut sebagai bank Syariah.

Dalam Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 tentang perbankan Syariah dinyatakan bahwa: definisi dari bank syariah adalah bank yang menjalankan kegiatan usahanya berdasarkan Prinsip Syariah sedangkan Perbankan Syariah adalah segala sesuatu yang menyangkut tentang Bank Syariah dan Unit Usaha Syariah yang mencakup kelembagaan, kegiatan usaha, serta cara dan proses dalam melaksanakan kegiatan usahanya.

Bank yang kegiatan operasionalnya mengikuti ketentuan dalam prinsip-prinsip syariah dimaksudkan sebagai bank yang dalam beroperasi mengikuti ketentuan-ketentuan yang berlaku dalam syariah agama Islam, dalam hal ini khusus dalam tata cara bermuamalah menurut ketentuan dalam agama Islam. Yang dimaksudkan menjalankan tata cara bermuamalah menurut ketentuan agama Islam ya itu Berdasarkan sensus yang telah diadakan oleh Biro Pusat Statistik maka terdapat data tentang Jumlah penduduk muslim di Indonesia yang tersaji dalam tabel berikut:

Tabel 1.1. Jumlah penduduk muslim di Indonesia

<u>Tahun</u>	<u>pddk Muslim</u>
<u>Prosentase</u>	
1971	103 juta (87,5%)
1980	128 juta (87,9%)
1990	156 juta (87,2%)
2000	177 juta (88,2%)
2010	209,12 juta (87,17%)
2020	229,62 juta (87,2%)

Dari data pada tabel diatas terlihat bahwa dari tahun 1971 sampai dengan tahun 2010 penduduk muslim di Indonesia berjumlah lebih dari 87 % yang berarti merupakan mayoritas. Tahun 2000 ke 2010 terjadi kenaikan jumlah penduduk muslim lebih dari 30 juta jiwa., meskipun terjadi penurunan persentase umat islam dari 88,2% menjadi 87,17%. Pada tahun 2020 bahkan meningkat dan mencapai 229,62 juta jiwa sehingga mencapai 87,2 % dari keseluruhan jumlah penduduk Indonesia. Dengan melihat angka yang tersaji maka dapat diindikasikan bahwa pangsa pasar muslim di Indonesia cukup besar. Dengan demikian Bank Syariah di Indonesia berpotensi untuk dapat berkembang di Indonesia. menjauhi praktik yang diperkirakan mengandung unsur riba.

Dengan disahkannya Undang-undang No.21 tahun 2008 tentang Perbankan Syariah maka Perkembangan perbankan syariah di Indonesia semakin pesat. Hal tersebut terlihat dari bertambahnya jumlah bank maupun jumlah kantor yang ada untuk berbagai jenis yaitu Bank Umum Syariah (BUS), Unit Usaha Syariah (UUS), serta Bank Pembiayaan Rakyat Syariah (BPRS). Tabel berikut ini menunjukkan data perkembangan Bank Syariah di Indonesia.

Tabel 1.2 Perkembangan Jumlah Bank dan Kantor Perbankan Syariah di Indonesia

Tahun	2013	2014	2015	2016	2017	2018	2019	2020
BUS	11	12	12	13	13	14	14	14
Kantor	1.998	2.163	1.990	1.869	1.825	1.875	1.919	2.034
UUS	23	22	22	21	21	20	20	20
Kantor	590	320	311	332	344	354	381	392
BPRS	163	163	163	166	167	167	164	163
Kantor	402	439	446	453	441	496	617	627

Akan tetapi ada hal yang merupakan kenyataan dari Perbankan Syariah yaitu: Total Aset Bank Umum Syariah selama 5 tahun terakhir masih dibawah 5 % dari Total Aset Seluruh Bank Umum di Indonesia.

Kinerja perbankan syariah dapat dilihat melalui indikator pertumbuhan perbankan syariah, yang mana dengan adanya penambahan jumlah perbankan syariah maka harus diiringi dengan kinerja yang baik pula. Perkembangan Industri Perbankan tentunya ditunjukkan dengan kinerjanya dalam mewujudkan kepercayaan tidak hanya dari stockholder atau para investor terhadap dana yang mereka investasikan, akan tetapi juga kepada berbagai pihak yang berkepentingan dengan keberadaan Industri Perbankan tersebut.

Sudah ada upaya yang cukup serius dalam merumuskan dan menggunakan kinerja yang khas bagi Lembaga keuangan Syariah dalam hal ini bank umum syariah yaitu menggunakan sebuah indeks yang dinamakan *Islamicity Indices*. Dalam penelitian tersebut disajikan sebuah alternatif pengukuran kinerja untuk Islamic Bank, melalui dua hal yaitu *Islamicity Disclosure Index* dan *Islamicity Performance Index*.

Penelitian ini menggunakan pengukuran kinerja berdasarkan *Islamicity Disclosure Index* yang mana ada tiga indikator utama yang digunakan, yaitu *Shari'ah compliance indicator*, *corporate governance indicator* dan *social/environment indicator*. Ketiga indikator utama tersebut dimaksudkan untuk menguji seberapa baik bank umum Syariah mengungkapkan informasi yang berguna bagi para pemangku kepentingan (*stakeholders*). *Islamicity Performance Index* merupakan alat pengukuran kinerja yang mampu mengungkapkan nilai-nilai materialistik dan spiritual yang ada dalam bank syariah.

B. METODE PENELITIAN

Data yang digunakan adalah yang memenuhi kriteria berikut :

1. Bank Umum Syariah yang tercatat
2. dalam Bank Indonesia tahun 2011-2020.
3. Bank Umum Syariah yang memiliki laporan tahunan (*annual report*) tahun 2011-2020.
4. Bank Umum Syariah yang memiliki Laporan Pelaksanaan Good Corporate Governance tahun 2011-2020.

5. Bank Umum Syariah Independen.

Berdasarkan kriteria di atas, maka jumlah sampel dalam penelitian ini sejumlah 10 Bank Umum Syariah yaitu:

1. Bank Syariah Mandiri
2. Bank Muamalat Indonesia
3. BNI Syariah
4. BRI Syariah
5. Bank Mega Syariah
6. Bank Syariah Bukopin
7. Bank Panin Syariah
8. BCA Syariah
9. Maybank Syariah Indonesia BMSI
10. Bank Victoria Syariah BVS

Variabel Penelitian:

Dalam penelitian ini, variabel penelitian dikelompokkan dalam 2 jenis yaitu variable dependen dan variable independent. Variabel independent adalah Islamicity Disclosure Index yang menggunakan 3 indikator yaitu Sharia Compliance Indicator, Corporate Governance Indicator dan Social Environment Indicator. Adapun untuk penilaian Islamicity Disclosure Index dengan melihat pengungkapan aktifitas-aktifitas terkait tiga indikator tersebut yang terdapat pada laporan di Bank Umum Syariah dengan memberikan checklist skor "1" apabila ada item yang diungkapkan dan skor "0" apabila tidak diungkapkan. Pengukuran Variabel Independen dengan cara Self Assesment tentang ada tidaknya pengungkapan yang tercantum dalam laporan tahunan maupun laporan pelaksanaan Good Corporate Governance pada Bank Syariah yang dijadikan sampel penelitian periode 2011-2020.

Item Sharia Compliance Indicator adalah sebagai berikut:

- 1 Shari'ah Supervisory Board:
 - a. The appointment of SSB
 - b. The report of SSB

- c. Identification the actual activity conducted

- d. The SSB members' background (Name, Educational background, experiences)

- 2 Basic of Information:

- a. The Vision, mission and objectives
 - b. Principal activity

- 3 Financial Statement:

- a. Identification of Islamic investment
 - b. Identification of non-Islamic investment
 - c. Identification of Islamic revenue
 - d. Identification of non-Islamic revenue
 - e. Provide the statement of sources and uses of funds in Zakat and charity
 - f. Provide the statement of sources and uses of funds in the qard funds
 - g. Identification sources of revenue :
 - * excluded revenue attributable to depositors
 - * excluded revenue attributable to Murabaha financing
 - h. The adoption of current value whenever it is possible
 - i. Value added statement

Item Corporate Governannce Indicator adalah sebagai berikut:

1. Composition of board of directors:
 - a. The board of directors comprises at least onethird of independent non-executive director
 - b. The board of directors has representative from Shari'ah board
2. Appointment and Re-appointment:
 - a. The directors retire by rotation once in three years and subsequently eligible for re-appointment
 - b. The reappointment of non-executive directors is not automatic
 - c. The terms of appointment of the nonexecutive directors are disclosed
3. Board meetings
 - a. Board meetings were conducted at least four times a year

b. Number of board meetings held in a year and the details of attendance of each individual

director in respect of meetings held are disclosed

c. Directors attend at least 75% of meeting on average

4. Directors' fees and remuneration:

a. Directors remuneration is disclosed

b. Separate figures for salary and performance related element, and the basis on which

performance is measured are explained

c. Shareholder approve directors aggregate pay

5. Nomination committee:

a. The company has nomination committee

b. The committee should exclusively consists of non-executive directors which majority are

independent

6. Remuneration Committee:

a. There is a Remuneration Committee

b. Remuneration consisting wholly or mainly of non-executive directors

c. Membership of the remuneration committee should appear in the directors' report

7. Audit Committee:

a. There is an audit committee

b. The Audit Committee consists of at least three non-executive directors, whom majority are independent

c. Audit committee include someone with expertise in accounting

d. Audit committee recommends the external auditor at the annual shareholders meeting

e. At least, once a year the committee met with the external auditor without executive

board member present, to review financial statement

f. Details of the activities of audit committees, the number of audit meetings held in a year and

details of attendance of each individual director in respect of meetings are disclosed

g. Audit committee members attend at least 75% of meetings on average

8. Shari'ah Supervisory Board:

a. Include someone with expertise in accounting

b. SSB meets with audit committee and/or external auditor to review financial statement

c. Details of the activities of SSB, the number of board meetings held in a year and details of

attendance of each individual member in respect of meetings are disclosed

d. SSB committee members attend at least 75% of meetings on average

e. SSB is independent body

9. Others:

a. Directors, senior management are qualified persons in terms of educational background,

working experience etc

b. Chairman and CEO are different persons

c. There is a Risk Management Committee

d. English disclosure exists

e. There is a statement on Corporate Governance

f. The maintenance of an effective system of internal controls is disclosed

g. There is director's report

Item Social/Environment Indicator adalah sebagai berikut:

1. Policy and objective:

a. Mission statement/statement of environmental policy

b. Mission statement/statement of social policy

c. Environmental target and objective

d. Social target and objective

2. Community issues:
 - a. Consumer care
 - b. Community involvement
3. Employees issues:
 - a. Health and safety
 - b. Employee training
 - c. Reporting on other issues
4. Environmental issues:
 - a. Environmental protection
 - b. View on environmental issues
 - c. Environmental Management System
 - d. Energy saving
 - e. Environmental indicators and target

C. ANALISA DAN PEMBAHASAN PENGUKURAN ISLAMICITY DISCLOSURE INDEX

Dalam melakukan pengukuran Islamicity Disclosure Index, menggunakan data yang ada dari laporan tahunan maupun laporan pelaksanaan Corporate Governance dari masing-masing Bank Umum Syariah yang digunakan sebagai sampel peneliti.

Pengukuran menggunakan tabulasi dengan hasil sebagai berikut:

1. Tabulasi Indikator Syariah Compliance:

1. Bank Syariah Mandiri www.bankbasmalati.co.id	2011	2012	2013	2014	###	2016	2017	2018	2019	2020
Item Sharia Compliance Indicator adalah sebagai berikut:										
1.Sharia Supervisory Board										
a. The appointment of SSB	1	1	1	1	1	1	1	1	1	1
b. The report of SSB	1	1	1	1	1	1	1	1	1	1
c. Identification the actual activity conducted	1	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	0	0	0	1	1	1	1	1	1	1
2.Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3.Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	1	1	1	1	1	1	1	1	1	1
* excluded revenue attributable to Murabaha financing	1	1	1	1	1	1	1	1	1	1
h. The adoption of current value whenever it is possible	0	0	0	0	0	0	0	0	0	0
l. Value added statement										
Jumlah	14	14	14	15	15	15	15	15	15	15
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.88	0.88	0.88	0.94	0.94	0.94	0.94	0.81	0.75	0.75
Rata2 keseluruhan	0.87									

3. BNI Syariah www.bnisyariah.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indicator adalah sebagai berikut:										
1.Sharia Supervisory Board										
a. The appointment of SSB	1	1	1	1	1	1	1	1	1	1
b. The report of SSB	1	1	1	1	1	1	1	1	1	1
c. Identification the actual activity conducted	1	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	0	0	1	1	1	0	1	1	1	1
2.Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	0	0	0	0	0	0	0	0	0	0
3.Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1	1
l. Value added statement										
Jumlah	12	12	13	13	14	13	14	14	14	14
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.75	0.75	0.81	0.81	0.875	0.81	0.875	0.88	0.88	0.88
Rata2 keseluruhan	0.831									

2. Bank Muamalat Indonesia www.bankmuamalat.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indicator adalah sebagai berikut:										
1.Sharia Supervisory Board										
a. The appointment of SSB	1	1	1	1	1	0	1	1	0	1
b. The report of SSB	1	1	1	1	1	1	1	1	1	1
c. Identification the actual activity conducted	1	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1	1
2.Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3.Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1	1
l. Value added statement										
Jumlah	14	14	14	14	14	13	14	14	13	14
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.875	0.88	0.88	0.88	0.88	0.81	0.88	0.88	0.81	0.875
Rata2 keseluruhan	0.863									

1. BRI Syariah www.brisyariah.co.id	2011	2012	2013	2014	2015	2016	###	2019	2020
Item Sharia Compliance Indicator adalah sebagai berikut:									
1.Sharia Supervisory Board									
a. The appointment of SSB	0	0	0	0	0	0	0	0	0
b. The report of SSB	0	0	0	0	1	1	1	1	1
c. Identification the actual activity conducted	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1
2.Basic of Information									
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1
3.Financial Statement									
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and charity	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:									
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha financing	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1
l. Value added statement									
Jumlah	12	12	12	13	13	13	13	13	13
Total Item	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.75	0.75	0.75	0.75	0.81	0.81	0.81	0.81	0.81
Rata2 keseluruhan	0.788								

6. Bank Mega Syariah www.megasyariah.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	0	0	1	1	1	1	1	1	1	1
b. The report of SSB	0	0	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	0	0	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	0	0	1	1	1	1	1	1	1	1
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha Financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1	1
i. Value added statement	1	1	1	1	1	1	1	1	1	1
Jumlah	10	10	11	11	11	11	11	11	11	11
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.83	0.83	0.88	0.88	0.875	0.875	0.875	0.88	0.88	0.88
Rata2 keseluruhan	0.88									

6. Bank Syariah Bukopin www.syariahbukopin.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	1	1	1	1	1	1	1	1	1	1
b. The report of SSB	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1	1
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha Financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1	1
i. Value added statement	1	1	1	1	1	1	1	1	1	1
Jumlah	10	10	10	10	10	10	10	10	10	10
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.61	0.61	0.63	0.68	0.675	0.675	0.675	0.68	0.68	0.68
Rata2 keseluruhan	0.68									

6. Maybank Syariah Indonesia BMSI	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	0	0	0	0	0	1	1	1	1	1
b. The report of SSB	0	0	0	0	0	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1	1
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	1	1	1	1	1
* excluded revenue attributable to Murabaha Financing	0	0	0	0	0	1	1	1	1	1
h. The adoption of current value whenever it is possible	0	0	0	0	0	1	1	1	1	1
i. Value added statement	1	1	1	1	1	1	1	1	1	1
Jumlah	11	11	11	11	11	16	16	16	16	16
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.675	0.688	0.688	0.688	0.688	1	1	1	1	1
Rata2 keseluruhan	0.648									

7. Bank Panin Syariah www.paninbank syariah.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	1	1	0	0	1	1	1	1	1	1
b. The report of SSB	1	1	0	0	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	0	0	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1	1
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha Financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	0	0	0	0	0	1	1	1	1	1
i. Value added statement	0	0	0	0	0	0	0	0	0	0
Jumlah	12	12	9	9	12	13	13	13	13	13
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.75	0.75	0.56	0.56	0.75	0.81	0.81	0.81	0.81	0.81
Rata2 keseluruhan	0.744									

8. BCA Syariah www.bca syariah.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	0	0	0	1	1	1	1	1	1	1
b. The report of SSB	0	0	0	1	1	1	1	1	1	1
c. Identification of Islamic revenue	0	0	0	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	1	1	1	1	1	1	1	1
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	1	1	1	1	1	1	1
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	0	0	0	0	0	0	0	0	0	0
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	0	0	0	0	0	0	0	0	0	0
* excluded revenue attributable to Murabaha Financing	0	0	0	0	0	0	0	0	0	0
h. The adoption of current value whenever it is possible	1	1	1	1	1	1	1	1	1	1
i. Value added statement	0	0	0	0	0	0	0	0	0	0
Jumlah	10	10	12	12	15	16	16	16	16	16
Total Item	16	16	16	16	16	16	16	16	16	16
Rata2 per tahun	0.625	0.625	0.75	0.988	1	1	1	1	1	1
Rata2 keseluruhan	0.8819									

10. Bank Victoria Syariah BVS	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Sharia Compliance Indikator adalah sebagai berikut:										
1. Shariah Supervisory Board										
a. The appointment of SSB	0	1	0	0	0	0	0	0	0	0
b. The report of SSB	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	0	1	1	1	1	1	1	1
d. The SSB members' background (Name, Educational background, Experiences)	1	1	0	0	0	0	0	0	0	0
2. Basic of Information										
a. The Vision, mission and objectives	1	1	1	0	0	0	0	0	0	0
b. Principal activity	1	1	1	1	1	1	1	1	1	1
3. Financial Statement										
a. Identification of Islamic investment	1	1	1	1	1	1	1	1	1	1
b. Identification of non-Islamic investment	1	1	1	1	1	1	1	1	1	1
c. Identification of Islamic revenue	1	1	1	1	1	1	1	1	1	1
d. Identification of non-Islamic revenue	1	1	1	1	1	1	1	1	1	1
e. Provide the statement of sources and uses of funds in Zakat and Charity	1	1	1	1	1	1	1	1	1	1
f. Provide the statement of sources and uses of funds in the qard funds	1	1	1	1	1	1	1	1	1	1
g. Identification sources of revenue:										
* excluded revenue attributable to depositors	1	0	1	1	1	1	1	1	1	1
* excluded revenue attributable to Murabaha Financing	1	0	1	1	1					

Item	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
6. Bank Mega Syariah www.megasyariah.co.id										
Item Corporate Governance indicator adalah sebagai berikut:										
1. Composition of board of directors										
a. The board of directors comprises at least one-third of independent non-executive director	0	0	1	1	1	1	1	1	1	1
b. The board of directors has representative from Shariah board	1	1	1	1	1	1	1	1	1	1
c. Appointment and Re-appointment	1	1	1	1	1	1	1	1	1	1
d. The directors retire by rotation once in three years and subsequently eligible for re-appointment	0	0	1	1	1	1	1	1	1	1
e. The re-appointment of non-executive directors is not automatic	0	0	1	1	1	1	1	1	1	1
f. The terms of appointment of the non-executive directors are disclosed	1	1	1	1	1	1	1	1	1	1
2. Board meeting										
a. Board meetings were conducted at least four times a year	1	1	1	1	1	1	1	1	1	1
b. Number of board meetings held in a year and the details of attendance of each individual director in respect of meetings held are disclosed	1	1	1	1	1	1	1	1	1	1
c. Directors attend at least 75% of meeting on average	1	1	1	1	1	1	1	1	1	1
3. Director Fees and remuneration										
a. Directors remuneration is disclosed	1	1	1	1	1	1	1	1	1	1
b. Separate figures for salary and performance-related element, and the basis on which performance is measured are explained	1	1	1	1	1	1	1	1	1	1
c. Shareholder approve directors aggregate pay	1	1	1	1	1	1	1	1	1	1
d. Nomination committee	1	1	1	1	1	1	1	1	1	1
e. The company has nomination committee	1	1	1	1	1	1	1	1	1	1
f. The committee should exclusively consists of non-executive directors which majority are independent	1	1	1	1	1	1	1	1	1	1
4. Remuneration Committee										
a. There is a Remuneration Committee	1	1	1	1	1	1	1	1	1	1
b. Remuneration consisting wholly or mainly of item non-executive directors	1	1	1	1	1	1	1	1	1	1
c. Membership of the remuneration committee should appear in the director's report	1	1	1	1	1	1	1	1	1	1
5. Audit Committee										
a. There is an audit committee	1	1	1	1	1	1	1	1	1	1
b. The audit committee consists of at least three non-executive directors, whom majority are independent	1	1	1	1	1	1	1	1	1	1
c. Audit committee include someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
d. Audit committee recommends the external auditor at the annual shareholder meeting	1	1	1	1	1	1	1	1	1	1
e. At least once a year the committee meet with the external auditor without with executive board member present, to review financial statement	1	1	1	1	1	1	1	1	1	1
f. Details of the activities of audit committee, the number of audit meetings held in a year and details of attendance of each individual director in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
g. Audit committee members attend at least 75% of meetings on average	1	1	1	1	1	1	1	1	1	1
6. Shariah Supervisory Board										
a. Includes someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
b. SSB meets with audit committee and/or external auditor to review financial statement	1	1	1	1	1	1	1	1	1	1
c. Details of the activities of SSB, the number of board meetings held in a year and details of attendance of each individual member in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
d. SSB committee members attend at least 75% of meetings on average	1	1	1	1	1	1	1	1	1	1
e. SSB is independent body	1	1	1	1	1	1	1	1	1	1
7. Others										
a. Directors, senior management are qualified persons in terms of education background, working experience etc.	1	1	1	1	1	1	1	1	1	1
b. Chairman and CEO are different persons	1	1	1	1	1	1	1	1	1	1
c. There is a Risk Management Committee	0	0	0	0	1	0	1	0	1	1
d. English disclosure exists	1	1	1	1	1	1	1	1	1	1
e. There is a statement on Corporate Governance	1	1	1	1	1	1	1	1	1	1
f. The maintenance of an effective system of internal controls is disclosed	1	1	1	1	1	1	1	1	1	1
g. There is director's report	1	1	1	1	1	1	1	1	1	1
lumlah	30	31	30	34	31	31	30	30	30	30
Total Item	30	30	30	30	30	30	30	30	30	30
Rata-rata	0,857143	0,857143	0,857143	0,914286	0,857143	0,857143	0,857143	0,857143	0,857143	0,857143
Rata2 Keseluruhan	0,914286									

Item	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
7. Bank Pania Syariah www.paniasyariah.co.id										
Item Corporate Governance indikator adalah sebagai berikut:										
1. Composition of board of directors										
a. The board of directors comprises at least one-third of independent non-executive director	1	1	0	0	1	1	1	1	1	1
b. The board of directors has representative from Shariah board	1	1	1	1	1	1	1	1	1	1
c. Appointment and Re-appointment	1	1	1	1	1	1	1	1	1	1
d. The directors retire by rotation once in three years and subsequently eligible for re-appointment	0	0	0	0	0	0	0	0	0	0
e. The re-appointment of non-executive directors is not automatic	0	0	0	0	0	0	0	0	0	0
f. The terms of appointment of the non-executive directors are disclosed	0	0	0	0	0	0	0	0	0	0
2. Board meeting										
a. Board meetings were conducted at least four times a year	0	0	0	0	1	1	1	1	1	0
b. Number of board meetings held in a year and the details of attendance of each individual director in respect of meetings held are disclosed	0	0	0	0	1	1	1	1	1	1
c. Directors attend at least 75% of meeting on average	0	0	0	0	1	1	1	1	1	0
3. Director Fees and remuneration										
a. Directors remuneration is disclosed	0	0	1	1	1	1	1	1	1	1
b. Separate figures for salary and performance-related element, and the basis on which performance is measured are explained	0	0	0	0	0	0	0	0	0	0
c. Shareholder approve directors aggregate pay	1	1	1	1	1	1	1	1	1	1
d. Nomination committee	1	1	1	1	1	1	1	1	1	1
e. The company has nomination committee	1	1	0	1	1	1	1	1	1	1
f. The committee should exclusively consists of non-executive directors which majority are independent	1	1	0	0	1	1	1	1	1	1
4. Remuneration Committee										
a. There is a Remuneration Committee	0	0	0	0	1	1	1	1	1	1
b. Remuneration consisting wholly or mainly of item non-executive directors	1	1	0	0	1	1	1	1	1	1
c. Membership of the remuneration committee should appear in the director's report	1	1	1	1	1	1	1	1	1	1
5. Audit Committee										
a. There is an audit committee	1	1	1	1	1	1	1	1	1	1
b. The audit committee consists of at least three non-executive directors, whom majority are independent	1	1	1	1	1	1	1	1	1	1
c. Audit committee include someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
d. Audit committee recommends the external auditor at the annual shareholder meeting	1	1	1	1	1	1	1	1	1	1
e. At least once a year the committee meet with the external auditor without with executive board member present, to review financial statement	1	1	1	1	1	1	1	1	1	1
f. Details of the activities of audit committee, the number of audit meetings held in a year and details of attendance of each individual director in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
g. Audit committee members attend at least 75% of meetings on average	0	0	0	0	1	1	1	1	1	1
6. Shariah Supervisory Board										
a. Includes someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
b. SSB meets with audit committee and/or external auditor to review financial statement	1	1	1	1	1	1	1	1	1	1
c. Details of the activities of SSB, the number of board meetings held in a year and details of attendance of each individual member in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
d. SSB committee members attend at least 75% of meetings on average	1	1	0	0	1	1	1	1	1	1
e. SSB is independent body	1	1	1	1	1	1	1	1	1	1
7. Others										
a. Directors, senior management are qualified persons in terms of education background, working experience etc.	1	1	1	1	1	1	1	1	1	1
b. Chairman and CEO are different persons	1	1	1	1	1	1	1	1	1	1
c. There is a Risk Management Committee	0	0	0	0	0	0	0	0	0	0
d. English disclosure exists	0	0	1	1	1	1	1	1	1	1
e. There is a statement on Corporate Governance	1	1	1	1	1	1	1	1	1	1
f. The maintenance of an effective system of internal controls is disclosed	0	0	1	1	1	1	1	1	1	1
g. There is director's report	0	0	1	1	1	1	1	1	1	1
lumlah	21	20	20	20	24	24	24	24	24	24
Total Item	30	30	30	30	30	30	30	30	30	30
Rata-rata	0,857143	0,828571	0,742857	0,742857	0,857143	0,857143	0,857143	0,857143	0,857143	0,857143
Rata2 Keseluruhan	0,854286									

Item	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
8. Bank Syariah Buana www.buansyariah.co.id										
Item Corporate Governance indikator adalah sebagai berikut:										
1. Composition of board of directors										
a. The board of directors comprises at least one-third of independent non-executive director	1	1	1	1	1	1	1	1	1	1
b. The board of directors has representative from Shariah board	1	1	1	1	1	1	1	1	1	1
c. Appointment and Re-appointment	1	1	1	1	1	1	1	1	1	1
d. The directors retire by rotation once in three years and subsequently eligible for re-appointment	1	1	0	0	1	1	1	1	1	1
e. The re-appointment of non-executive directors is not automatic	1	1	0	0	1	1	1	1	1	1
f. The terms of appointment of the non-executive directors are disclosed	1	1	0	0	1	1	1	1	1	1
2. Board meeting										
a. Board meetings were conducted at least four times a year	0	0	0	0	1	1	1	1	1	1
b. Number of board meetings held in a year and the details of attendance of each individual director in respect of meetings held are disclosed	1	1	1	1	1	1	1	1	1	1
c. Directors attend at least 75% of meeting on average	1	1	0	1	1	1	1	1	1	0
3. Director Fees and remuneration										
a. Directors remuneration is disclosed	1	1	1	1	1	1	1	1	1	1
b. Separate figures for salary and performance-related element, and the basis on which performance is measured are explained	1	1	1	1	1	1	1	1	1	1
c. Shareholder approve directors aggregate pay	1	1	1	1	1	1	1	1	1	0
d. Nomination committee	1	1	1	1	1	1	1	1	1	1
e. The company has nomination committee	1	1	1	1	1	1	1	1	1	1
f. The committee should exclusively consists of non-executive directors which majority are independent	1	1	0	0	1	1	1	1	1	1
4. Remuneration Committee										
a. There is a Remuneration Committee	1	1	0	0	1	1	1	1	1	1
b. Remuneration consisting wholly or mainly of item non-executive directors	1	1	1	1	1	1	1	1	1	1
c. Membership of the remuneration committee should appear in the director's report	1	1	1	1	1	1	1	1	1	1
5. Audit Committee										
a. There is an audit committee	1	1	1	1	1	1	1	1	1	1
b. The audit committee consists of at least three non-executive directors, whom majority are independent	1	1	1	1	1	1	1	1	1	1
c. Audit committee include someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
d. Audit committee recommends the external auditor at the annual shareholder meeting	1	1	0	0	1	1	1	1	1	1
e. At least once a year the committee meet with the external auditor without with executive board member present, to review financial statement	1	1	1	1	1	1	1	1	1	1
f. Details of the activities of audit committee, the number of audit meetings held in a year and details of attendance of each individual director in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
g. Audit committee members attend at least 75% of meetings on average	1	1	1	0	1	1	1	1	1	1
6. Shariah Supervisory Board										
a. Includes someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
b. SSB meets with audit committee and/or external auditor to review financial statement	1	1	1	1	1	1	1	1	1	1
c. Details of the activities of SSB, the number of board meetings held in a year and details of attendance of each individual member in respect of meetings are disclosed	1	1	1	1	1	1	1	1	1	1
d. SSB committee members attend at least 75% of meetings on average	1	1	1	1	1	1	1	1	1	1
e. SSB is independent body	1	1	0	0	1	1	1	1	1	1
7. Others										
a. Directors, senior management are qualified persons in terms of education background, working experience etc.	1	1	1	1	1	1	1	1	1	1
b. Chairman and CEO are different persons	1	1	1	1	1	1	1	1	1	1
c. There is a Risk Management Committee	1	1	1	1	1	1	1	1	1	1
d. English disclosure exists	1	1	1	1	1	1	1	1	1	1
e. There is a statement on Corporate Governance	1	1	1							

6. Matriks: Struktur Indikasi ESG	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Corporate Governance indicator adalah sebagai berikut:										
1. Composition of board of directors										
a. The board of directors comprises at least one third of independent non-executive director	0	0	0	0	0	1	1	1	1	1
b. The board of directors has representative from Shariah board	0	0	0	0	0	1	1	1	1	1
c. The directors are by rotation once in three years and subsequently eligible for re-appointment	0	0	0	0	0	1	1	1	1	1
d. The reappointment of non-executive directors is not automatic	0	0	0	0	0	1	1	1	1	1
e. The terms of appointment of the non-executive directors are disclosed	0	0	0	0	0	1	1	1	1	1
2. Board meeting										
a. Board meetings were conducted at least four times a year	0	0	1	0	0	1	1	1	1	1
b. Number of board meeting held in a year and the details of attendance of each individual director in respect of meetings held are disclosed	0	0	1	0	0	1	1	1	1	1
c. Directors attend at least 75% of meeting on average	0	0	0	0	0	1	1	1	1	1
d. Director's fees and remuneration										
a. Directors remuneration is disclosed	0	0	0	0	0	1	1	1	1	1
b. Separate figure for salary and performance related element, and the basis on which performance is measured are disclosed	0	0	0	0	0	1	1	1	1	1
c. Shareholder approve directors aggregate pay	0	1	0	0	0	1	1	1	1	1
3. Nomination committee										
a. The company has nomination committee	0	0	1	0	0	1	1	1	1	1
b. The committee should exclusively consists of non-executive directors which majority are independent	0	0	0	0	0	1	1	1	1	1
4. Remuneration Committee										
a. There is a Remuneration Committee	0	0	0	0	0	1	1	1	1	1
b. Remuneration consisting wholly or mainly of item non-executive directors	0	0	0	0	0	1	1	1	1	1
c. Members of the remuneration committee should appear in the director's report	0	0	0	0	0	1	1	1	1	1
5. Audit Committee										
a. There is an audit committee	0	0	0	0	0	1	1	1	1	1
b. The audit committee consists of at least three non-executive directors, whom majority are independent	0	0	0	0	0	1	1	1	1	1
c. Audit committee include someone with expertise in accounting	0	0	0	0	0	1	1	1	1	1
d. Audit committee recommends the external auditor at the annual shareholders meeting	0	0	0	0	0	1	1	1	1	1
e. At least, once a year the committee meet with the external auditor without with executive board member present to review financial statement	0	0	0	0	0	1	1	1	1	1
f. Details of the activities of audit committee, the number of audit meetings held in a year and details of attendance of each individual director in respect of meetings are disclosed	0	0	0	0	0	1	1	1	1	1
g. Audit committee members attend at least 75% of meetings on average	0	0	0	0	0	1	1	1	1	1
6. Shariah Supervisory Board										
a. Include someone with expertise in accounting	0	0	0	0	0	1	1	1	1	1
b. SSB meets with audit committee and/or external auditor to review financial statement	0	0	0	0	0	1	1	1	1	1
c. Details of the activities of SSB, the number of board meetings held in a year and details of attendance of each individual member in respect of meetings are disclosed	0	0	0	0	0	1	1	1	1	1
d. SSB committee members attend at least 75% of meetings on average	0	0	0	0	0	1	1	1	1	1
e. SSB is independent body	0	0	0	0	0	1	1	1	1	1
7. Others										
a. Directors, senior management are qualified persons in terms of educational background, working experience etc.	1	1	1	1	1	1	1	1	1	1
b. Chairman and CEO are different persons	1	1	1	1	1	1	1	1	1	1
c. There is a Risk Management Committee	1	1	1	1	1	1	1	1	1	1
d. English disclosure exists	1	1	1	1	1	1	1	1	1	1
e. There is a statement on Corporate Governance	1	1	1	1	1	1	1	1	1	1
f. The maintenance of an effective system of internal controls is disclosed	1	1	1	1	1	1	1	1	1	1
g. There is director's report	1	1	1	1	1	1	1	1	1	1
jumlah	35	35	35	35	35	35	35	35	35	35
total item	0.20000	0.28874	0.34286	0.38571	0.42857	0.57143	0.62857	0.67143	0.71429	0.75714
Rata2 keseluruhan	0.63143									

3. Tabulasi hasil Pengukuran Indikator Social/Environment:

1. Bank Syariah Mandiri www.banksyariahmandiri.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Social Environment Indicator										
1. Policy and objective										
a) Mission statement/statement of environmental policy (Pernyataan misi/pernyataan kebijakan lingkungan)	1	1	1	1	1	1	1	1	1	1
b) Mission statement/statement of social policy (Pernyataan misi/pernyataan kebijakan sosial)	1	1	1	1	1	1	1	1	1	1
c) Environmental target and objective (Sasaran dan tujuan lingkungan)	0	0	0	0	0	0	1	1	1	0
d) Social target and objective (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
2. Community issues										
a) Consumer care (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
b) Community involvement (Keterlibatan Masyarakat)	1	1	1	1	1	1	1	1	1	1
3. Employees issues										
a) Health and safety (Kesehatan dan keselamatan)	1	1	1	1	1	1	1	1	1	1
b) Employee training (Pelatihan karyawan)	1	1	1	0	0	0	1	1	1	1
c) Reporting on other issues (Pelaporan terhadap isu-isu lain)	0	0	0	0	0	1	1	1	1	1
4. Environmental issues										
a) Environmental protection (Proteksi lingkungan)	0	0	0	0	1	0	1	1	0	0
b) View on environmental issues (Pandangan tentang isu-isu lingkungan)	1	1	1	1	0	0	1	1	1	1
c) Environmental Management System (Sistem Manajemen Lingkungan)	1	1	0	1	1	0	1	1	0	0
d) Energy saving (Hemat energi)	0	0	0	0	1	1	1	1	1	0
e) Environmental indicators and target (Indikator dan target lingkungan)	1	1	1	1	1	1	1	1	1	1
jumlah	10	10	9	9	9	9	14	14	9	8
total item	14	14	14	14	14	14	14	14	14	14
Rata2 per tahun	0.714	0.71	0.643	0.64	0.643	0.64	1	1	0.64	0.57
Rata2 keseluruhan	0.721									

10. Matriks: Struktur Indikasi ESG	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Corporate Governance indicator adalah sebagai berikut:										
1. Composition of board of directors										
a. The board of directors comprises at least one third of independent non-executive director	1	0	1	1	1	1	0	0	1	1
b. The board of directors has representative from Shariah board	1	1	1	1	1	1	0	0	1	1
c. The directors are by rotation once in three years and subsequently eligible for re-appointment	1	1	1	1	1	1	0	0	0	0
d. The reappointment of non-executive directors is not automatic	1	1	1	1	1	1	0	0	0	0
e. The terms of appointment of the non-executive directors are disclosed	1	1	1	1	0	0	1	1	1	1
2. Board meeting										
a. Board meetings were conducted at least four times a year	1	1	1	1	1	1	1	1	1	1
b. Number of board meeting held in a year and the details of attendance of each individual director in respect of meetings held are disclosed	0	0	0	0	0	1	1	1	1	1
c. Directors attend at least 75% of meeting on average	0	0	0	1	1	1	1	1	0	0
d. Director's fees and remuneration										
a. Directors remuneration is disclosed	1	1	1	1	1	1	1	1	1	1
b. Separate figure for salary and performance related element, and the basis on which performance is measured are disclosed	1	1	1	1	1	1	1	1	1	1
c. Shareholder approve directors aggregate pay	1	1	1	1	1	1	1	1	1	1
3. Nomination committee										
a. The company has nomination committee	0	0	0	0	0	0	0	0	0	0
b. The committee should exclusively consists of non-executive directors which majority are independent	0	0	0	0	0	0	0	0	0	0
4. Remuneration Committee										
a. There is a Remuneration Committee	1	1	1	1	1	1	1	1	1	1
b. Remuneration consisting wholly or mainly of item non-executive directors	0	0	0	0	0	0	0	0	0	0
c. Members of the remuneration committee should appear in the director's report	0	0	0	0	0	0	0	0	0	0
5. Audit Committee										
a. There is an audit committee	1	1	1	1	1	1	1	1	1	1
b. The audit committee consists of at least three non-executive directors, whom majority are independent	0	0	0	0	0	0	0	0	0	0
c. Audit committee include someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
d. Audit committee recommends the external auditor at the annual shareholders meeting	0	0	0	0	0	0	0	0	0	0
e. At least, once a year the committee meet with the external auditor without with executive board member present to review financial statement	1	1	1	1	1	1	1	1	1	1
f. Details of the activities of audit committee, the number of audit meetings held in a year and details of attendance of each individual director in respect of meetings are disclosed	0	0	0	0	0	0	0	0	0	0
g. Audit committee members attend at least 75% of meetings on average	0	0	0	0	0	0	0	0	0	0
6. Shariah Supervisory Board										
a. Include someone with expertise in accounting	1	1	1	1	1	1	1	1	1	1
b. SSB meets with audit committee and/or external auditor to review financial statement	1	1	1	1	1	1	1	1	1	1
c. Details of the activities of SSB, the number of board meetings held in a year and details of attendance of each individual member in respect of meetings are disclosed	0	0	0	0	0	0	0	0	0	0
d. SSB committee members attend at least 75% of meetings on average	0	0	0	0	0	0	0	0	0	0
e. SSB is independent body	1	1	1	1	1	1	1	1	1	1
7. Others										
a. Directors, senior management are qualified persons in terms of educational background, working experience etc.	1	1	1	1	1	1	1	1	1	1
b. Chairman and CEO are different persons	0	0	0	0	0	0	0	0	0	0
c. There is a Risk Management Committee	0	0	0	0	0	0	0	0	0	0
d. English disclosure exists	0	0	0	0	0	0	1	1	1	1
e. There is a statement on Corporate Governance	1	1	1	1	1	1	1	1	1	1
f. The maintenance of an effective system of internal controls is disclosed	0	0	0	0	0	0	1	1	1	1
g. There is director's report	1	1	1	1	1	1	1	1	1	1
jumlah	19	19	19	21	21	22	19	20	22	21
total item	0.34286	0.34286	0.34286	0.4	0.42857	0.42857	0.34286	0.37143	0.42857	0.4
Rata2 keseluruhan	0.58									

2. Bank Muamalat Indonesia www.bankmuamalat.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Social Environment indicator										
1. Policy and objective										
a) Mission statement/statement of environmental policy (Pernyataan misi/pernyataan kebijakan lingkungan)	1	1	1	1	1	1	1	1	1	1
b) Mission statement/statement of social policy (Pernyataan misi/pernyataan kebijakan sosial)	1	1	1	1	1	1	1	1	1	1
c) Environmental target and objective (Sasaran dan tujuan lingkungan)	1	1	1	1	1	1	1	1	1	1
d) Social target and objective (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
2. Community issues										
a) Consumer care (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
b) Community involvement (Keterlibatan Masyarakat)	1	1	1	1	1	1	1	1	1	1
3. Employees issues										
a) Health and safety (Kesehatan dan keselamatan)	1	1	1	1	1	1	1	1	1	1
b) Employee training (Pelatihan karyawan)	1	1</								

8. BCA Syariah www.bcasyariah.co.id	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Socian Environment Indicator										
1. Policy and objective										
a) Mission statement/statement of environmental policy (Pernyataan misi/pernyataan kebijakan lingkungan)	0	0	1	1	1	1	1	1	1	1
b) Mission statement/statement of social policy (Pernyataan misi/pernyataan kebijakan sosial)	1	1	1	1	1	1	1	1	1	1
c) Environmental target and objective (Sasaran dan tujuan lingkungan)	0	0	0	0	0	1	1	1	1	1
d) Social target and objective (Sasaran dan tujuan sosial)	0	0	0	0	1	1	1	1	1	1
2. Community issues										
a) Consumer care (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
b) Community involvement (Keterlibatan Masyarakat)	1	1	1	1	1	1	1	1	1	1
3. Employees issues										
a) Health and safety (Kesehatan dan keselamatan)	1	1	1	1	1	1	1	1	1	1
b) Employee training (Pelatihan karyawan)	1	1	1	1	1	1	1	1	1	1
c) Reporting on other issues (Pelaporan terhadap isu-isu lain)	1	1	1	1	1	1	1	1	1	1
4. Environmental issues										
a) Environmental protection (Proteksi lingkungan)	0	0	0	0	0	1	1	1	1	1
b) View on environmental issues (Pandangan tentang isu-isu lingkungan)	0	0	0	0	0	1	1	1	1	1
c) Environmental Management System (Sistem Manajemen Lingkungan)	0	0	0	0	1	1	1	1	1	1
d) Energy saving (Hemat energi)	1	1	1	1	1	1	1	1	1	1
e) Environmental indicators and target (Indikator dan target lingkungan)	1	1	1	1	1	1	1	1	1	1
Jumlah	8	8	9	9	11	14	14	14	14	14
total item	14	14	14	14	14	14	14	14	14	14
Rata2 per tahun	0.571	0.571	0.64	0.64	0.79	1	1	1	1	1
Rata2 keseluruhan	0.821									

9. Maybank Syariah Indonesia BMSI	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Socian Environment Indicator										
1. Policy and objective										
a) Mission statement/statement of environmental policy (Pernyataan misi/pernyataan kebijakan lingkungan)	0	0	0	0	1	1	1	1	1	1
b) Mission statement/statement of social policy (Pernyataan misi/pernyataan kebijakan sosial)	0	0	0	0	1	1	1	1	1	1
c) Environmental target and objective (Sasaran dan tujuan lingkungan)	0	0	0	0	0	1	1	1	1	1
d) Social target and objective (Sasaran dan tujuan sosial)	0	0	0	1	1	1	1	1	1	1
2. Community issues										
a) Consumer care (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
b) Community involvement (Keterlibatan Masyarakat)	1	1	1	1	1	1	1	1	1	1
3. Employees issues										
a) Health and safety (Kesehatan dan keselamatan)	1	1	1	1	1	1	1	1	1	1
b) Employee training (Pelatihan karyawan)	1	1	1	1	1	1	1	1	1	1
c) Reporting on other issues (Pelaporan terhadap isu-isu lain)	0	0	0	0	0	0	0	1	1	1
4. Environmental issues										
a) Environmental protection (Proteksi lingkungan)	0	0	0	1	1	1	1	1	1	1
b) View on environmental issues (Pandangan tentang isu-isu lingkungan)	0	0	0	1	1	1	1	1	1	1
c) Environmental Management System (Sistem Manajemen Lingkungan)	0	0	0	1	1	1	1	1	1	1
d) Energy saving (Hemat energi)	1	1	1	1	1	1	1	1	1	1
e) Environmental indicators and target (Indikator dan target lingkungan)	0	0	1	1	1	1	1	1	1	1
Jumlah	5	5	6	10	12	13	13	14	14	14
total item	14	14	14	14	14	14	14	14	14	14
Rata2 per tahun	0.36	0.36	0.429	0.71	0.857	0.93	0.929	1	1	1
Rata2 keseluruhan	0.76									

Hasil perhitungan

Seluruh indikator yang dihitung akan diberikan bobot yang berbeda untuk setiap jenis indikator. Sesuai dengan penelitian Hameed et al. (2004) untuk indikator Shari'ah Compliance diberikan bobot 50%, sedangkan Indikator Corporate Governance dan indikator sosial / lingkungan diberi bobot masing-masing 30% dan 20%. Shari'ah Compliance diberi bobot tertinggi karena menunjukkan prioritas terbesar untuk memastikan

10. Bank Victoria Syariah BVS	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Item Socian Environment Indicator										
1. Policy and objective										
a) Mission statement/statement of environmental policy (Pernyataan misi/pernyataan kebijakan lingkungan)	0	0	0	0	1	1	1	1	1	1
b) Mission statement/statement of social policy (Pernyataan misi/pernyataan kebijakan sosial)	0	0	0	0	1	1	1	1	1	1
c) Environmental target and objective (Sasaran dan tujuan lingkungan)	0	0	0	1	1	1	1	1	1	1
d) Social target and objective (Sasaran dan tujuan sosial)	0	0	1	1	1	1	1	1	1	1
2. Community issues										
a) Consumer care (Sasaran dan tujuan sosial)	1	1	1	1	1	1	1	1	1	1
b) Community involvement (Keterlibatan Masyarakat)	1	1	1	1	1	1	1	1	1	1
3. Employees issues										
a) Health and safety (Kesehatan dan keselamatan)	1	1	1	1	1	1	1	1	1	1
b) Employee training (Pelatihan karyawan)	1	1	1	1	1	1	1	1	1	1
c) Reporting on other issues (Pelaporan terhadap isu-isu lain)	1	1	1	1	1	1	1	1	1	1
4. Environmental issues										
a) Environmental protection (Proteksi lingkungan)	0	0	0	1	1	1	1	1	1	1
b) View on environmental issues (Pandangan tentang isu-isu lingkungan)	0	0	0	1	1	1	1	1	1	1
c) Environmental Management System (Sistem Manajemen Lingkungan)	0	0	0	1	1	1	1	1	1	1
d) Energy saving (Hemat energi)	1	1	1	1	1	1	1	1	1	1
e) Environmental indicators and target (Indikator dan target lingkungan)	0	0	0	1	1	1	1	1	1	1
Jumlah	6	6	7	12	14	14	14	14	14	14
total item	14	14	14	14	14	14	14	14	14	14
Rata2 per tahun	0.43	0.43	0.5	0.86	1	1	1	1	1	1
Rata2 keseluruhan	0.82									

Dari hasil tabulasi data tersebut dibuat rekap tentang rata-rata pengukuran sebagai berikut:

Perhitungan Rata-rata Keseluruhan			
No	Indikator	Indikator	Indikator
1	Syariah Compliance	Corporate Governance	Social/Environment
	BMS	0.87	0.86857
	BMI	0.863	0.7
	BNIS	0.831	0.6
	BRIS	0.788	0.56
	BMS	0.88	0.914286
	BSB	0.7688	0.937143
	BPS	0.744	0.851429
	BCAS	0.8819	0.848571
	MSI	0.8438	0.63143
	BVS	0.863	0.58
		0.83355	0.7491429
			0.7825

bahwa kegiatan bank tidak melanggar ketentuan syariah. Corporate governance berada di peringkat kedua karena sifatnya yang tidak dapat dengan mudah dipisahkan dari syariat Islam itu sendiri. Ini berarti bahwa tingkat Corporate governance yang lebih tinggi mencerminkan integritas, akuntabilitas dan transparansi organisasi yang lebih tinggi pula. Aspek sosial/lingkungan diberikan bobot terendah karena aspek sosial/lingkungan itu sendiri telah

dimasukkan dalam dua indikator lainnya.

Hasil yang didapatkan:

Dari perhitungan di atas, terlihat bahwa besarnya Islamicity Disclosure Index bank umum syariah di Indonesia selama periode 2011-2020 adalah 79,79%. Islamicity Disclosure Index dimaksudkan untuk menguji seberapa baik bank syariah mengungkapkan informasi yang berguna untuk para pemangku kepentingan. Hal ini berarti bahwa secara umum bank syariah di Indonesia selama periode waktu 2011 sampai 2020 telah memenuhi prasyarat yang cukup baik untuk menyediakan atau mengungkapkan berbagai informasi baik menyangkut Syariah Compliance, Corporate Governance maupun informasi tentang Social Environment yang bermanfaat dalam pengambilan keputusan para stakeholder.

Apabila dikaitkan dengan Syariah Enterprise Theory maka hasil perhitungan tersebut yaitu Nilai rata-rata Islamicity Disclosure Index dari sepuluh Bank Umum Syariah di Indonesia selama kurun waktu 2011-2020 sebesar 79,99 % dapat diartikan bahwa penemuan kewajiban Bank Umum Syariah kepada para stakeholder baik yang Direct maupun Indirect serta kepada alam sedah mencapai hampir 80 % .

C. PENUTUP

Kesimpulan;

Dari hasil analisa yang telah dilakukan dapat diambil kesimpulan bahwa:

Dari perhitungan di atas, terlihat bahwa besarnya Islamicity Disclosure Index bank umum syariah di Indonesia selama periode 2011-2020 adalah 79,79%. Islamicity Disclosure Index dimaksudkan untuk menguji seberapa baik bank syariah mengungkapkan informasi yang berguna untuk para pemangku kepentingan. Hal ini berarti bahwa secara umum bank syariah di Indonesia selama periode waktu 2011 sampai 2020 telah memenuhi prasyarat yang cukup baik untuk menyediakan atau mengungkapkan berbagai informasi baik menyangkut Syariah Compliance, Corporate Governance maupun informasi tentang Social Environment yang bermanfaat dalam pengambilan keputusan para stakeholder.

Saran:

Dari hasil kesimpulan yang ada , walaupun semua indikator Islamicity Disclosure Index dari Bank Umum Syariah di Indonesia selama sepuluh tahun sedahbaik maka harus tetap dipertahankan untuk tahun-tahun berikutnya. Oleh karena itu disarankan untuk:

1. Bagi Masyarakat Muslim semoga dapat turut mengembangkan eksistensi Bank Umum Syariah sehingga roda perekonomian di Indonesia yang merupakan negara yang mayoritas muslim dapat ditingkatkan melalui peran BUS dalam hal Pembiayaan/Investasi maupun sumber pendanaan.
2. Bagi lembaga Pengawas dalam hal ini OJK (Otoritas Jasa Keuangan) diharapkan melakukan pengawasan melalui pemantauan kinerja.
3. Bagi DSN-MUI kiranya dengan memperhatikan hasil penelitian ini

diharapkan dapat mempertimbangkannya terutama dalam memberikan fatwa yang berkaitan dengan perkembangan BUS.

4. Bagi Masyarakat akademik, semoga penelitian ini dapat memberikan sumbangan berkaitan dengan kondisi kinerja BUS di Indonesia dan diharapkan akan mendorong penelitian-penelitian berikutnya.

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SURAT KETERANGAN

No. 006/LPPM/Keterangan Penelitian/VIII/2022

Yang bertandatangan dibawah ini Kepala Lembaga Penelitian dan Pengabdian kepada Masyarakat (LPPM) Universitas Trilogi, menerangkan bahwa :

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Telah menyelesaikan penelitian yang berjudul **“Analisis Islamicity Disclosure Indeks Studi Pada Bank Umum Syariah Di Indonesia.”** pada Semester Genap Tahun Akademik 2021/2022.

Demikian surat keterangan ini kami sampaikan, untuk dilaksanakan dengan sebaik-baiknya dan penuh tanggung jawab.

Jakarta, 24 Agustus 2022



Herawati
Kepala LPPM Univ. Trilogi

Tembusan Yth.

- Wakil Rektor
- Kabiro. SDM