

ABSTRACT

This study aims to measure the performance of Islamic commercial banks in Indonesia during the 2019–2023 period using two methods: the *Maqashid Sharia Index and Profitability* (MSIP) and the *Sharia Conformity and Profitability* (SCNP). The research objects include five Islamic banks: Bank Aceh Syariah (BACS), Bank BPD NTB Syariah (BPD NTBS), Bank BTPN Syariah (BTPNS), Bank Mega Syariah (BMS), and Bank Syariah Indonesia (BSI).

The results of the MSIP method show that, based on the *Maqashid Sharia Index* indicator, Bank BPD NTB Syariah ranks first, followed by Bank Mega Syariah, Bank Syariah Indonesia, Bank Aceh Syariah, and Bank BTPN Syariah. In terms of profitability, Bank BTPN Syariah takes the first position, followed by Bank Mega Syariah, Bank BPD NTB Syariah, Bank Aceh Syariah, and Bank Syariah Indonesia. The Cartesian diagram of the MSIP method places Bank Aceh Syariah in quadrant III, Bank BPD NTB Syariah in quadrant IV, Bank BTPN Syariah in quadrant II, and Bank Mega Syariah in quadrant IV.

Using the SCNP method, the *Sharia Conformity* indicator ranks Bank BPD NTB Syariah first, followed by Bank Mega Syariah, Bank Syariah Indonesia, Bank Aceh Syariah, and Bank BTPN Syariah. In the Cartesian diagram for the SCNP method, Bank Aceh Syariah and Bank Syariah Indonesia are positioned in the lower left quadrant, Bank BPD NTB Syariah and Bank Mega Syariah in the lower right quadrant, and Bank BTPN Syariah in the upper left quadrant.

Overall, the comparison of the performance of Islamic commercial banks using the MSIP and SCNP methods shows consistent results, with no significant differences between the two methods during the 2019–2023 period.

Keywords: Islamic bank performance, *Maqashid Sharia Index*, *Sharia Conformity and Profitability*, Bank Syariah Indonesia