

HEALTH LEVEL OF SHARIA COMMERCIAL BANKS STUDY WITH RISK BASED BANK RATING (RBBR) APPROACH FOR THE YEARS 2018-2022

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ABSTRAK: Penelitian ini bertujuan untuk menganalisis tingkat kesehatan bank-bank umum syariah yang terdaftar pada Otoritas Jasa Keuangan untuk periode 2018-2022. Teknik sampling dilakukan menggunakan teknik purposive sampling. Berdasarkan kriteria sampling, diperoleh 6 bank komersial Islam yang dapat digunakan sebagai sampel penelitian. Metode penelitian yang digunakan adalah metode Risk Based Bank Rating (RBBR) yang mencakup profil risiko, tata kelola perusahaan yang baik, faktor pendapatan, dan modal. Hasil penelitian menunjukkan bahwa selama periode 2018-2022, bank komersial Islam yang memiliki tingkat kesehatan terbaik dalam kategori "sangat sehat" adalah BTPN Syariah, sedangkan bank komersial Islam yang memiliki tingkat kesehatan terburuk dalam kategori "kurang sehat" adalah Bank KB Bukopin Syariah. Faktor utama dari rendahnya tingkat kesehatan beberapa bank komersial Islam adalah profitabilitas yang rendah, sehingga kebijakan yang diambil untuk meningkatkan tingkat kesehatan bank adalah dengan meningkatkan pendapatan dan efisiensi biaya..

Kata kunci: Tingkat kesehatan bank, Bank-bank Umum Syariah, Metode RBBR

ABSTRACT: This research aims to analyze the health level of Islamic commercial banks registered with the Financial Services Authority for the period 2018-2022. The sampling technique was carried out using purposive sampling technique. Based on the sampling criteria, 6 Islamic commercial banks were obtained that could be used as research samples. The research method used is the Risk Based Bank Rating (RBBR) method including risk profile, good corporate governance, earning and capital factors. The results showed that during the 2018-2022 period, the Islamic commercial bank that had the best health level the "very healthy" category was BTPN Syariah, while the Islamic commercial bank that had the worst health level the "less healthy" category was Bank KB Bukopin Syariah. The main factor of the low level of health of several Islamic commercial banks is low profitability, so that policies taken to improve the health level of banks are to increase income and making cost efficiency.

Keyword: Bank Health Level, Islamic Commercial Banks, RBBR Method

INTRODUCTION

In banking, there are two types of banks, namely Islamic banks (Marimin & Romdhoni, 2015). Sharia Bank is a type of banking based on the Islamic economic system. The activities of Islamic banks in addition to raising funds in the form of deposits also distribute funds in the form of financing. One of the benefits of financing is that it is easier for Micro, Small and Medium Enterprises (MSMEs) to get capital. The MSME sector itself contributes 61.9% to the Gross Domestic Product (Limanseto, 2023). This shows that the majority of Gross Domestic Product comes from MSMEs. Therefore, Islamic banks support the development of MSMEs by providing financing. This is an opportunity for Islamic banks in Indonesia to grow rapidly. But in fact, the Head of the Financial Services Authority (OJK) stated that the interest of the Indonesian people in using Islamic financial products is still low (Wicaksono, 2023). One of the factors of low public interest in Islamic financial products is the lack of interest and trust in Islamic banking (Nadia et al, 2019). For this reason, it is necessary to assess the health level of Islamic banks in Indonesia. The assessment of the bank's health level is the result of an assessment of bank performance and the bank's assessment in facing risk.

In the 2022 Financial Services Authority (OJK) statistical report, there are 13 Islamic commercial banks. However, in that year there were 4 Islamic commercial banks that experienced an increase in the number of problematic financing and 2 Islamic commercial banks that experienced problems with profits. Four sharia commercial banks that experienced an increase in the number of non-performing financing were BCA Syariah, BTPN Syariah, Bank Muamalat Indonesia, and Bank Panin Dubai Syariah.

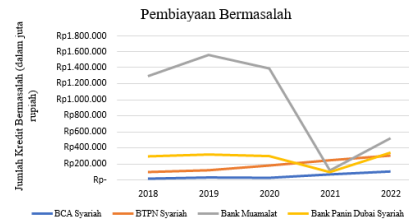


Figure 1
Non-performing loans at BCA Syariah, BTPN Syariah, Bank Muamalat Indonesia, and Bank Panin Dubai Syariah in 2018 – 2022
Source: processed secondary data, 2022

A very significant increase in the number of non-performing financing from the previous year indicates that the bank has experienced a decline in bank financial performance (Mutiah et al, 2020). In addition, in 2022 there are two Islamic banks that experience problems in profit indicators, including Bank KB Bukopin Syariah and Bank Mega Syariah. In 2022, Bank KB Bukopin syariah still suffered losses, while in 2022 Bank Mega Syariah experienced a decrease in profit from the previous year

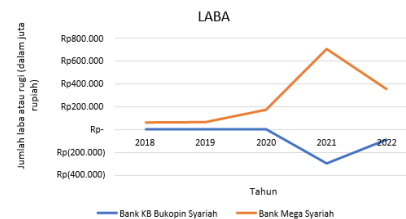


Figure 2
Profit Movement of Bank KB Bukopin Syariah and Bank Mega Syariah in 2018 – 2022
Source: Financial report data, 2022

The loss incurred by Bank KB Bukopin Syariah and the decline in profit at Bank Mega Syariah show that the profitability of the two banks is low. According to Setyawan (2019), profitability has a significant effect on banking financial performance, the losses experienced by Bank KB Bukopin Syariah will also cause the Return on Asset (ROA) value to be negative, while if the ROA is negative or less than equal to zero, the bank is said to be unhealthy. The decrease in

profit at Bank Mega Syariah which is greater than the decrease in total assets will also reduce the ROA value from the previous year, while if the ROA value is smaller, the bank's health will also decrease. This is in accordance with SE OJK Number 10/SEOJK.03/2014.

Bank health assessment is carried out by looking at financial statement data. Financial statements present figures generated for performance over a period. Suryadi (2014) stated that sharia financial statements are reports that record company finances based on sharia principles and are supported by accurate evidence. So it can be concluded if the Islamic financial statements are reports that contain the financial condition of a company in a certain period prepared based on sharia provisions. According to the Indonesian Bankers Association (2016: 10) the level of bank health is the result of an assessment of various aspects that affect the condition or performance of a bank. The assessment of these factors is carried out through quantitative and / or qualitative assessment after considering the elements of *judgment* based on materiality and assessment factors, as well as the influence of other factors such as the condition of the banking industry and the economy. According to OJK Regulation Number 8/POJK.03/2014, the level of bank health is the result of an assessment of the level of bank condition carried out on bank risk and performance. Based on the above understanding, it can be concluded that the level of bank health is the result of an assessment that reflects the health condition of a bank. The Risk Based Bank Rating (RBBR) approach is an approach used to assess the soundness of banks. This approach is a refinement of the previous approach, the CAMELS approach.

Sunardi (2018) stated that based on the *Risk Based Bank Rating* (RBBR.) approach with assessment coverage on *Risk Profile, GCG, Earnings, and Capital*, the health level of Islamic commercial banks is in a fairly healthy condition. Unlike the results of Rizal & Humaidi's (2021) research, this shows a difference from previous studies that have found different results. Research conducted by Fauzan et al (2021) compared the health level of Bank Panin Dubai Syariah, Tbk with the CAMELS method and RGEC method. Unlike the previous study which only used one method, in this study Fauzan et al (2021) conducted a bank health assessment using two methods. The results of research using the CAMELS method stated that Bank Panin Dubai Syariah Tbk in 2015-2017 was in a healthy condition with a composite rank of 2, in 2018 it was in an unhealthy condition with a composite rank of 4, and in 2019 it was in a healthy condition with a composite rank of 2. In contrast to the results of the CAMELS method, the results of the RGEC method stated that Bank Panin Dubai Syariah Tbk in 2015 was in a healthy condition with a composite rating of 2, in 2016-2017 it was in a fairly healthy condition with a composite rank of 3, in 2018 it was in an unhealthy condition with a composite rank of 4, and in 2019 it was in a fairly healthy condition with a composite rank of 3. This study also states that the RGEC method is a more comprehensive bank health assessment solution because the assessment focuses on a combination of *self-assessment* that emphasizes risk management, GCG implementation and financial ratio ratios. The results of this study are the same as the results of research conducted by Amelia & Aprilianti (2018).

The development of methods used to measure the level of bank

health is growing rapidly starting from CAMEL, RGEC and currently widely used RBRR. The health level of Islamic banks can be measured by the *Risk Based Banking Rating* (RBRR) approach with *Risk Profile*, *Good Corporate Governance* (GCG), *Earnings*, and *Capital coverage factors* (Financial Services Authority Regulation Number 8/PJOK.03/2014). RBRR is one of the approaches used to assess the level of bank validity by producing five conditions, namely very healthy, healthy, quite healthy, less healthy, and unhealthy conditions

Based on the business phenomenon and previous research above, research on the health level of Islamic commercial banks with a *Risk Based Bank Rating* (RBRR) approach is important to be carried out. The formulation of the problems to be discussed in this study is (1) How is the health level of Islamic commercial banks registered with the OJK for the 2018-2022 period in terms of *risk profile factors*? (2) How is the health level of Islamic commercial banks registered with OJK for the 2018-2022 period in terms of *Good Corporate Governance factors*? (3) How is the health level of Sharia commercial banks registered with OJK for the 2018-2022 period in terms of *earning factors*? (4) How is the health level of Islamic commercial banks registered with OJK for the 2018-2022 period in terms of *capital factors*? (5) How is the health level of Islamic commercial banks registered with OJK for the 2018-2022 period in terms of all factors assessing the health level of banks with the RBRR approach

METHOD

The data used comes from the financial statements and Good Corporate Governance (GCG) reports of Islamic commercial banks

for 2018-2022. The population in this study amounted to 13 Islamic commercial banks registered with OJK in 2018-2022. Researchers used purposive sampling techniques in determining the number of samples (Sulistiyorini, 2017) with the criteria of (1) Sharia Commercial Banks registered with OJK in 2018-2022, (2) Sharia Commercial Banks registered with OJK in 2018-2022, (3) Sharia Commercial Banks that provide Good Corporate Governance 2018-2022 reports, and (4) Sharia Commercial Banks that experience an increase in problematic financing elements and/or a decrease in profit before tax or experience losses.

The data analysis method used to assess the health level of Islamic commercial banks in this study is the Risk Based Bank Rating (RBRR) method. The bank's health assessment consists of:

1. Risk Profile, the risk profile assessment in this study uses the ratio of Non Performing Financing (NPF) and Financing To Deposit Ratio (FDR). NPF is used to determine credit/financing risk owned by banks, while FDR is used to determine liquidity risk owned by banks.
 - a. Non Performing Financing (NPF) is calculated using the formula listed in OJK SE Number 10/SEOJK.03/2014, namely Non-Performing Financing divided by Total Financing, the result is multiplied by 100%. The results of the NPF calculation are further classified in the Bank Health Rating Based on NPF in accordance with Bank Indonesia Circular Number 9/24/DPbs
 - b. Financing to Deposit Ratio (FDR) is calculated using a formula calculated using the

- formula listed in SE BI No. 13/24/DPNP/2011, namely Total Financing Provided divided by Third Party Funds, the result is multiplied by 100%. The results of FDR calculations are further classified in the Bank Health Rating Based on FDR in accordance with Bank Indonesia Circular Number 6/23/DPNP.
2. In the GCG assessment, there are three assessments carried out, namely governance structure assessment, governance process assessment and governance outcome assessment. Bank Health Rating Based on GCG is classified in accordance with BI Circular Letter Number 13/24/DPNP/2011.
 3. Earnings, an assessment carried out to determine the profitability of a bank can be done by assessing earnings performance, sumber sumber earnings, dan sustainability earnings bank. Penilaian rentabilitas dalam penelitian ini menggunakan rasio Return on Asset (ROA) dan Net Operating Margin (NOM).
 - a. Return On Asset (ROA) can be calculated using a formula using the formula listed in SE OJK Number 10/SEOJK.03/2014, namely Profit Before Tax divided by the Average Total Assets, the result is multiplied by 100%. The results of the ROA calculation are further classified in the Bank's Health Rating Based on ROA in accordance with Bank Indonesia Circular Number 9/24/DPBs.
 - b. Net Operating Margin (NOM) can be calculated using the formula listed in SE OJK Number 10/SEOJK.03/2014, namely Fund Disbursement Income after Profit Sharing minus Operating Expenses and then the result is divided by the Average Productive Assets, the result is multiplied by 100%. The results of the NOM calculation are further classified in the Bank Health Rating Based on NOM in accordance with Bank Indonesia Circular Number 9/24/DPbS.
 4. Capital (Capital), The assessment of a bank's capital is carried out by assessing the level of capital adequacy and capital management. The capital assessment in this study uses the ratio of Minimum Capital Provision Obligation (KPMM). The formula for calculating the KPMM ratio is listed in OJK SE Number 10/SEOJK.03/2014, namely Capital divided by Risk Weighted Assets (ATMR), the result is multiplied by 100%. The results of the KPMM calculation are further classified in the Bank's Health Rating Based on KPMM Ratio in accordance with Bank Indonesia Circular Letter Number 9/24/DP.
 5. Composite Rating Assignment, The composite rating weight for the entire assessment factor can be calculated by the formula Number of Composite Values divided by the Total Composite Value of the result multiplied by 100%. Furthermore, Bank Health Rating Based on Composite Rating Weight refers to OJK SE Number 10/SEOJK.03/2014.

RESULTS AND DISCUSSION

The health level of Islamic commercial banks based on risk profile

a. Financing risk

Tabel 1
Peringkat Kesehatan Bank Umum Syariah
Based on NPF

No	Bank	Non Performing Financing (NPF)					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	5,70%	5,89%	7,49%	8,83%	4,63%	6,51%	Quite Healthy
2	BCA Syariah	0,35%	0,58%	0,50%	1,13%	1,42%	0,80%	Very Healthy
3	BTPN Syariah	1,39%	1,36%	1,91%	2,37%	2,65%	1,94%	Very Healthy
4	Bank Muamalat Indonesia	3,85%	5,22%	4,78%	0,67%	2,77%	3,46%	Healthy
5	Bank Panin Dubai Syariah	4,81%	3,81%	3,38%	1,19%	3,31%	3,30%	Healthy
6	Bank Mega Syariah	1,20%	1,00%	0,99%	0,61%	0,58%	0,88%	Very Healthy
Rata Rata		2,88%	2,98%	3,18%	2,47%	2,56%	2,81%	Healthy
Rata Rata Industri		3,26%	3,23%	3,13%	2,59%	2,35%	2,91%	Healthy

Sumber: data diolah, 2023

The average NPF of the six Islamic commercial banks is 2.81% with a "healthy" predicate. The highest NPF is owned by Bank KB Bukopin Syariah with an average NPF during 2018-2022 of 6.51% of the "quite healthy" predicate, while the lowest average NPF during 2018-2022 is 0.80% with a "very healthy" predicate owned by BCA Syariah.

b. Liquidity Risk

Tabel 2
Health Rating of Sharia Commercial Banks
Based on FDR

No	Bank	Financing To Deposit Ratio (FDR)					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	93,41%	93,48%	196,73%	92,99%	92,47%	113,82%	Unhealthy
2	BCA Syariah	88,99%	90,98%	81,32%	81,38%	79,91%	84,52%	Healthy
3	BTPN Syariah	95,60%	95,27%	97,37%	95,00%	95,67%	95,78%	Quite Healthy
4	Bank Muamalat Indonesia	73,55%	74,03%	70,21%	38,49%	40,79%	59,42%	Very Healthy
5	Bank Panin Dubai Syariah	88,82%	95,72%	111,71%	107,56%	97,32%	100,23%	Unhealthy
6	Bank Mega Syariah	91,30%	94,96%	64,33%	63,53%	54,83%	73,79%	Very Healthy
Rata Rata		88,61%	90,74%	103,61%	79,83%	76,83%	87,92%	Quite Healthy
Rata Rata Industri		78,53%	77,91%	76,36%	70,12%	75,19%	75,62%	Healthy

Sumber : data diolah (2023)

The average FDR of the six Islamic commercial banks is 87.92% with the predicate "quite healthy". The highest FDR is owned by Bank KB Bukopin Syariah with an average FDR during 2018-2022 of 113.82% of the "unhealthy" predicate, while the lowest average FDR during 2018-2022 is 59.42% with a "very healthy" predicate owned by Muamalat Indonesia.

The health level of Islamic commercial banks based on Good Corporate Governance (GCG)

Table 3
Health Rating of Sharia Commercial Banks
Based on GCG

Good Corporate Governance (GCG)

No	Bank	GCG					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	2	3	3	3	3	3	Simply Good
2	BCA Syariah	1	1	1	1	1	1	Excellent
3	BTPN Syariah	2	2	2	2	2	2	Good
4	Bank Muamalat Indonesia	3	3	3	2	2	3	Good enough
5	Bank Panin Dubai Syariah	2	2	2	2	2	2	Good
6	Bank Mega Syariah	1	2	2	2	2	2	Good
Rata Rata		2	2	2	2	2	2	Good

Sumber : data diolah (2023)

The average GCG of the six Islamic commercial banks is 2 with a "good" predicate. The highest GCG is owned by BCA Syariah with an average GCG during 2018-2022 of 1 "very good" predicate, while the lowest GCG average during 2018-2022 is 3 with a "good enough" predicate owned by Bank KB Bukopin Syariah and Bank Muamalat Indonesia.

The health level of Islamic commercial banks is based on earnings

Table 4
Health Rating of Sharia Commercial Banks
Berdasarkan GCG

Return On Assets (ROA)

No	Bank	ROA					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	0,02%	0,04%	0,04%	-5,49%	-1,27%	-1,33%	Unhealthy
2	BCA Syariah	1,15%	1,13%	1,08%	1,10%	1,32%	1,16%	Quite Healthy
3	BTPN Syariah	12,37%	13,58%	7,16%	10,72%	11,36%	11,04%	Very Healthy
4	Bank Muamalat Indonesia	0,08%	0,05%	0,03%	0,02%	0,08%	0,05%	Less Sehat
5	Bank Panin Dubai Syariah	0,26%	0,25%	0,06%	-6,72%	1,79%	-0,87%	Unhealthy
6	Bank Mega Syariah	0,93%	0,89%	1,74%	4,08%	2,59%	2,05%	Very Healthy
Rata Rata		2,47%	2,66%	1,69%	0,62%	2,65%	2,01%	Very Healthy
Rata Rata Industri		1,28%	1,73%	1,40%	1,55%	2,00%	1,59%	Very Healthy

Sumber : data diolah (2023)

The average ROA of the six Islamic commercial banks is 2.01% with a predicate of "very healthy". The highest ROA is owned by BTPN Syariah with an average ROA during 2018-2022 of 11.04% of the "very healthy" predicate, while the lowest average ROA during 2018-2022 is -1.33% with an "unhealthy" predicate owned by Bank KB Bukopin Syariah.

Health Rating of Sharia Commercial

Banks Based on NOM

Table 5
Health Rating of Sharia Commercial Banks
Based on KPMM Ratio

No	Bank	Nilai Komposit					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	60,00%	56,67%	46,67%	50,00%	56,67%	54,00%	Unhealthy
2	BCA Syariah	76,67%	76,67%	80,00%	80,00%	83,33%	79,33%	Healthy
3	BTPN Syariah	90,00%	90,00%	90,00%	86,67%	86,67%	88,67%	Very Healthy
4	Bank Muamalat Indonesia	66,67%	63,33%	66,67%	66,67%	63,33%	65,33%	Quite Healthy
5	Bank Panin Dubai Syariah	63,33%	63,33%	60,00%	60,00%	80,00%	65,33%	Quite Healthy
6	Bank Mega Syariah	73,33%	70,00%	90,00%	96,67%	93,33%	84,67%	Healthy
Rata Rata		71,67%	70,00%	72,22%	73,34%	77,22%	72,89%	Healthy

Sumber : data diolah (2023)

The average KPMM ratio of the six Islamic commercial banks is 28.74% with a predicate of "very healthy". The highest KPMM ratio is owned by BTPN Syariah with an average KPMM ratio during 2018-2022 of 49.02% with a "very healthy" predicate, while the lowest average KPMM ratio during 2018-2022 is 19.29% with a "very healthy" predicate owned by Bank Muamalat Indonesia.

Tingkat kesehatan bank umum syariah berdasarkan metode RBBR

No	Bank	Nilai Komposit					Rata Rata	Predikat
		2018	2019	2020	2021	2022		
1	Bank KB Bukopin Syariah	60,00%	56,67%	46,67%	50,00%	56,67%	54,00%	Kurang Sehat
2	BCA Syariah	76,67%	76,67%	80,00%	80,00%	83,33%	79,33%	Sehat
3	BTPN Syariah	90,00%	90,00%	90,00%	86,67%	86,67%	88,67%	Sangat Sehat
4	Bank Muamalat Indonesia	66,67%	63,33%	66,67%	66,67%	63,33%	65,33%	Cukup Sehat
5	Bank Panin Dubai Syariah	63,33%	63,33%	60,00%	60,00%	80,00%	65,33%	Cukup Sehat
6	Bank Mega Syariah	73,33%	70,00%	90,00%	96,67%	93,33%	84,67%	Sehat
Rata Rata		71,67%	70,00%	72,22%	73,34%	77,22%	72,89%	Sehat

Sumber : data diolah (2023)

The average composite value of the six Islamic commercial banks is 72.89% with the predicate "healthy".

CONCLUSION

The health level of Islamic commercial banks in the 2018-2022 period based on financing risk (NPF) and liquidity risk (FDR) shows that BCA Syariah, BTPN Syariah, and Bank Mega Syariah are ranked at the top with a "very healthy" predicate, while Bank KB Bukopin Syariah has a fairly healthy health level. The Good Corporate Governance (GCG) assessment factor shows that BCA Syariah received a "very good" predicate, while KB Bukopin Syariah

The highest composite value is owned by BTPN Syariah with an average composite value during 2018-2022 of 88.67% of the "very healthy" predicate, while the lowest average composite value during 2018-2022 is 54.00% with an "unhealthy" predicate owned by Bank KB Bukopin Syariah.

Policy Recommendations To Improve The Health Level Of Islamic Commercial Banks

Banks can increase revenue by allocating more funds for financing to the public, but by paying attention to prudence and selectivity towards prospective debtors. This can be done by setting additional criteria, strengthening the debtor's eligibility analysis, and checking the debtor's previous payment history through the Debtor Information Service (iDEB) at SLIK OJK. Collateral assessments also need to be tightened to ensure financing can be closed if debtors are unable to pay.

To increase profits, it is necessary to make operational and non-operational cost efficiency. The development of digital services such as mobile banking can help in this regard with modern features and strong security, not only for transfers and payments but also for financing applications whose data data can be accounted for.

and Bank Muamalat Indonesia are at a "quite good" level. Based on earnings, BTPN Syariah and Bank Mega Syariah have a "very healthy" predicate, while Bank KB Bukopin Syariah and Bank Panin Dubai Syariah are classified as banks with an "unhealthy" health level. All Islamic commercial banks in this study showed a "very healthy" level of health in terms of capital. With the RBBR approach, BTPN Syariah is categorized as a bank with a "very healthy" health level, while Bank KB

Bukopin Syariah has a "less healthy" health level.

The future research, it is expected to involve all Islamic commercial banks registered with OJK in order to identify banks with the best and worst health levels. In addition, research may also consider other methods besides RBBR, such as Bankometer which has been used in previous studies (Budiman et al., 2017; Iqbal et al., 2018; D. Sari & Indrarini, 2020).

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