ABSTRAK

Alifa Qurrotu Aini. 221002074. "Analisis Kinerja Keuangan BCA Syariah Periode 2021-2025 Menggunakan RGEC dan *Islamicity Performance Index*". Program Studi Ekonomi Syariah. Fakultas Agama Islam, Universitas Siliwangi

Sebagai salah satu bank umum syariah yang mengalami pertumbuhan aset, pembiayaan, dan dana pihak ketiga secara konsisten, BCA Syariah dituntut untuk menjaga kesehatan keuangan sekaligus memastikan seluruh kegiatan operasionalnya berjalan sesuai dengan prinsip-prinsip syariah. Oleh karena itu, diperlukan pengukuran kinerja yang mampu mengevaluasi kedua aspek tersebut secara komprehensif. Penelitian ini bertujuan untuk menganalisis tingkat kesehatan keuangan dan tingkat kepatuhan terhadap prinsip syariah pada BCA Syariah selama periode 2021–2025 menggunakan metode RGEC dan *Islamicity Performance Index*, sehingga dapat memberikan gambaran yang menyeluruh mengenai kinerja bank.

Penelitian ini menggunakan metode deskriptif dengan pendekatan kuantitatif. Data yang digunakan merupakan data sekunder berupa laporan tahunan periode 2021-2025 dan laporan keuangan BCA Syariah periode 2021–2025. Teknik analisis data dilakukan menggunakan metode RGEC yang meliputi *Risk Profile, Good Corporate Governance, Earnings*, dan *Capital* serta *Islamicity Performance Index* yang terdiri dari *Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Islamic Investment Ratio,* dan *Islamic Income Ratio.*

Hasil penelitian menunjukkan bahwa kinerja keuangan BCA Syariah periode 2021–2025 berdasarkan metode RGEC mendapatkan peringkat komposit 2 (PK-2) dengan kategori sehat. Nilai NPF sebesar 1,34% berada di kategori sangat sehat, FDR sebesar 82,1% kategori sehat, GCG mendapatkan peringkat 1 (sangat baik), ROA sebesar 1,2% kategori cukup sehat, ROE sebesar 4,78% kategori kurang sehat, dan CAR sebesar 34,06% kategori sangat sehat. Sementara itu, berdasarkan *Islamicity Performance Index*, indikator PSR, *Islamic Investment Ratio*, dan *Islamic Income Ratio* mendapatkan predikat sangat baik. Namun, untuk indikator ZPR serta EDR (pada bagian *qard*, donasi, gaji karyawan, dan laba bersih) masih mendapatkan predikat buruk sehingga distribusinya dinilai kurang optimal.

Penelitian ini menyimpulkan bahwa kinerja keuangan BCA Syariah periode 2021–2025 berdasarkan metode RGEC berada pada kategori sehat serta telah menerapkan sebagian besar prinsip syariah dengan baik berdasarkan *Islamicity Performance Index*. Namun demikian, BCA Syariah masih perlu meningkatkan aspek profitabilitas, distribusi pendapatan, dan kontribusi sosial guna mendukung peningkatan kinerja syariah secara lebih optimal.

Kata Kunci: Kinerja Keuangan, RGEC*, Islamicity Performance Index*, BCA Syariah, Bank Syariah

ABSTRACT

Alifa Qurrotu Aini. 221002074. "*Analysis of BCA Syariah's Financial Performance for the 2021–2025 Period Using the RGEC and Islamicity Performance Index Methods*". *Islamic Economics Study Program, Faculty of Islamic Studies, Siliwangi University*

As one of the Islamic commercial banks that has consistently experienced growth in assets, financing, and third-party funds, BCA Syariah is required to maintain its financial soundness while ensuring that all of its operational activities comply with Sharia principles. Therefore, a comprehensive performance assessment is needed to evaluate both aspects. This study aims to analyze the financial soundness and the level of Sharia compliance of BCA Syariah during the 2021–2025 period using the RGEC method and the Islamicity Performance Index, thereby providing a comprehensive overview of the bank's.

This study employs a descriptive method with a quantitative approach. The data used are secondary data obtained from the official annual reports and published financial statements of BCA Syariah for the 2021–2025 periodThrough this research, it is expected to provide a complete overview of the bank's performance from both the financial perspective and the implementation of Islamic values. This study employs a descriptive method with a quantitative approach. The data used are secondary data obtained from the official annual reports and published financial statements of BCA Syariah for the 2021–2025 period. The data analysis technique is performed by combining two main methods: the RGEC method (Risk Profile, Good Corporate Governance, Earnings, and Capital) to measure the bank's health level, and the IPI (consisting of Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Islamic Investment Ratio, and Islamic Income Ratio) to measure its Sharia compliance performance.

The results indicate that BCA Syariah's financial performance during the 2021–2025 period, based on the RGEC method, achieved a Composite Rating of 2 (PK-2), indicating a healthy condition. The NPF ratio of 1.34% was classified as very healthy, the FDR ratio of 82.1% as healthy, GCG received Rank 1 (very good), ROA of 1.2% was fairly healthy, ROE of 4.78% was less healthy, and CAR of 34.06% was very healthy. Based on the Islamicity Performance Index, the PSR, Islamic Investment Ratio, and Islamic Income Ratio showed very good performance. However, the ZPR and EDR indicators, particularly in the components of qard, donations, employee salaries, and net profit, were rated poor, indicating that the distribution of benefits has not yet been optimal.

This study concludes that, overall, the financial performance of BCA Syariah for the 2021–2025 period falls into the "Healthy" category and has implemented most Sharia principles well based on the Islamicity Performance Index. Nevertheless, BCA Syariah still needs to improve its profitability, income distribution, and social contribution aspects to support a more optimal enhancement of its Sharia performance in the future.

Keywords: *Financial Performance, RGEC, Islamicity Performance Index, BCA Syariah, Islamic Bank.*