

References

- Aisah, Puspitasari and Mufidah (2016), entitled “Performance Analysis of Sharia Bank in Indonesia by Maqashid Sharia Index”.
- Al-Raysuni, Ahmad. (1992). *Nazariyat al-Maqasid ‘Inda al-Imam al-Shatibi*. Herndon, International Institute of Islamic Thought.
- Antonio, et al (2012). “An Analysis of Islamic Banking Performanc: Maqashid Index Implementation in Indonesia and Jordania” *Journal of Islamic Finance, Vol. 1 No.1 (2012) 012-029 IIUM Institute of Islamic Banking and Finance*.
- AOIFI (2015). *AOIFI Sharia Standards number 35 concerning to Zakah*.
- Bank Aceh Syariah. (2018). *Annual Report on 2016-2017*. Accessed on October 2018, <http://www.bankaceh.co.id/?cat=9>
- Bank BCA Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <http://www.bcasyariah.co.id/laporan-keuangan/tahunan/2017-2/>
- Bank BCA Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <http://www.bcasyariah.co.id/gcg/laporan-pelaksanaan-good-corporate-governance-pt-bca-syariah/>
- Bank BCA Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <http://www.bcasyariah.co.id/laporan-keuangan/tahunan/2017-2/>
- Bank BNI Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <https://www.bnisyariah.co.id/id-id/perusahaan/hubunganinvestor/laporankeuanganlaporantahunan/laporanpresentasi>
- Bank BNI Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <https://www.bnisyariah.co.id/id-id/perusahaan/hubunganinvestor/laporankeuanganlaporantahunan/laporanpresentasi>
- Bank BNI Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <https://www.bnisyariah.co.id/id-id/perusahaan/hubunganinvestor/laporankeuanganlaporantahunan/laporanpresentasi>
- Bank BRI Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, https://www.brisyariah.co.id/tentang_hubInvestor.php?f=annual

- Bank BRI Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, https://www.brisyariah.co.id/tentang_hubInvestor.php?f=gcg
- Bank BRI Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, https://www.brisyariah.co.id/tentang_hubInvestor.php?f=lapkeu
- Bank BTPN Syariah. (2018) *Annual Report on 2014-2017*. Accessed on October 2018, <https://www.btpnsyariah.com/index.php/id/tentang-kami/laporan-tahunan.html>
- Bank BTPN Syariah. (2018) *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <https://www.btpnsyariah.com/index.php/id/tentang-kami/laporan-keuangan.html>
- Bank Indonesia (2007) Circular Letter number.9/24/DPbs concerning “Rating System for Commercial Banks Based on Sharia Principles”.
- Bank Indonesia (2011) Circular Letter number.13/24/DPNP concerning “Health Assessment for Commercial Bank”
- Bank Indonesia. (2015). “Perjalanan Perbankan Syariah di Indonesia: Kelembagaan dan Kebijakan serta Tantangan ke Depan”. Jakarta: PT. Rajawali Press.
- Bank Jabar Banten Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, www.bjbsyariah.co.id/laporan
- Bank Jabar Banten Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, www.bjbsyariah.co.id/laporan
- Bank Jabar Banten Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, www.bjbsyariah.co.id/laporan
- Bank NTB Resmi Menjadi Bank NTB Syariah, www.republika.co.id/berita/ekonomi/syariah-ekonomi/18/09/13/pezip3370-bank-ntb-resmi-jadi-bank-ntb-syariah, Accessed on October 2018
- Bank Maybank Syariah Indonesia. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <http://maybanksyariah.co.id/maybank-annual-report/flip/0>
- Bank Maybank Syariah Indonesia. (2018). *GCG Report on 2015-2017*. Accessed on October 2018, <http://maybanksyariah.co.id/maybank-gcg-report/flip/0>
- Bank Maybank Syariah Indonesia. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <http://maybanksyariah.co.id/maybank-quarterly-report/flip/0>
- Bank Mega Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, www.megasyariah.co.id

- Bank Mega Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, www.megasyariah.co.id
- Bank Mega Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, www.megasyariah.co.id
- Bank Muamalat Indonesia. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <http://www.bankmuamalat.co.id/hubungan-investor/laporan-tahunan>
- Bank Muamalat Indonesia. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <http://www.bankmuamalat.co.id/hubungan-investor/laporan-gcg>
- Bank Muamalat Indonesia. (2018). *Triwulan report Quarter IV on 2014-2017*. Accessed on October 2018, <http://www.bankmuamalat.co.id/hubungan-investor/laporan-triwulan>
- Bank Panin Dubai Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <https://www.paninbanksyariah.co.id/index.php/mtentangkami/laporan-tahunan>
- Bank Panin Dubai Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <https://www.paninbanksyariah.co.id/index.php/mtentangkami/mlaporanpelaksanaangcg>
- Bank Panin Dubai Syariah. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <https://www.paninbanksyariah.co.id/index.php/mtentangkami/laporan-keuangan>
- Bank Syariah Bukopin. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <https://www.syariahbukopin.co.id/id/laporan>
- Bank Syariah Bukopin. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <https://www.syariahbukopin.co.id/id/laporan>
- Bank Syariah Bukopin. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <https://www.syariahbukopin.co.id/id/laporan>
- Bank Syariah mandiri. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <https://www.syariahmandiri.co.id/tentang-kami/company-report/laporan-keuangan/laporan-audit>
- Bank Syariah mandiri. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <https://www.syariahmandiri.co.id/tentang-kami/company-report/gcg-report>

- Bank Syariah mandiri. (2018). *Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <https://www.syariahamandiri.co.id/tentang-kami/company-report/laporan-keuangan/laporan-triwulan>
- Bank Victoria Syariah. (2018). *Annual Report on 2014-2017*. Accessed on October 2018, <http://bankvictoriasyariah.co.id/page/sub/tahunan>
- Bank Victoria Syariah. (2018). *GCG Report on 2014-2017*. Accessed on October 2018, <http://bankvictoriasyariah.co.id/page/sub/gcg>
- Bank Victoria Syariah. (2018). *Financial Triwulan Report Quarter IV on 2014-2017*. Accessed on October 2018, <http://bankvictoriasyariah.co.id/page/sub/tri-wulan>
- Besra, Eri and Surya, Sari (2006). "The Influence of MUI's Fatwa on Haram Bank Interest rate on the Decisions of Students of the Faculty of Economics, Andalas University in Choosing Banks in Padang City".
- Countries with the Largest Muslim Population in the World*, www.worldatlas.com/articles/countries-with-the-largest-muslim-populations.html, Accessed August 2018.
- Darmawi, Herman. (2014). *Manajemen Perbankan cetakan ke 3*. Jakarta: Bumi Aksara
- Data sensus penduduk 2010-Badan Pusat Statistik Republik Indonesia*
- Hukum Denda dan Cicilan Kredit*, <https://www.republika.co.id/berita/dunia-islam/fatwa/16/11/03/og2coc313-denda-cicilan-kredit-apa-hukumnya>, Accessed on November 2018
- Hukum Denda karena Telat Bayar Cicilan*, www.rumaysho.com/16119-denda-karena-telat-bayar-cicilan-kredit-benarkah-termasuk-riba.html Accessed on October 2018
- Karim, Adiwarman. (2007). *Bank Islam: Analisis Fiqih dan Keuangan edisi ketiga*. Jakarta: PT.Raja Grafindo Persada
- Law of the Republic of Indonesia number 10, 1998 concerning amendments to law number 7, 1992 concerning banking.
- Law of the Republic of Indonesia number 21, 2008 concerning Islamic banking
- Mawardi, Ahmad Imam. (2010). *Fiqh Minoritas Fiqh Aqalliyât dan Evolusi Maqashid al- Syariah Dari Konsep ke Pendekatan*. Yogyakarta: LKiS, pages 178-179.
- Mohammed, Dzuljastri and Taib. (2008). "The Performance Measures of Islamic Banking Based on the Maqashid Framework". *Paper of IIUM International Accounting Conference (INTAC IV) held at Putra Jaya Marroitt*.

- Prasetyowati and Handoko (2016). "Performance Measurement of Sharia Commercial Banks with Maqasid Sharia Index and Sharia Conformity and Profitability (SCNP)"
- OJK. (2014) Circular Letter number.10/SEOJK.03/2014 concerning "Health Assesment for Sharia Commercial bank and Sharia Business Unit", issued
- OJK. (2016). "Financial Literacy National Survey". Jakarta. Accessed on October, 2018.<https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Documents/Pages/Siaran-Pers-OJK-Indeks-Literasi-dan-Inklusi-Kuangan-Meningkat/17.01.23%20Tayangan%20%20Presscon%20%20nett.compressed.pdf>
- OJK. (2018). Statistik Perbankan Indonesia tahun 2014-2018. Jakarta. Accessed October, 2018. <https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Default.aspx>
- OJK. (2018). Statistik Perbankan Syariah tahun 2014-2018. Jakarta. Accessed October, 2018. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Default.aspx>
- Presidential Regulation (PERPRES RI) number 91, 2016
- Pusat Pengkajian Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta.(2008), *Ekonomi Islam*. Jakarta : Raja Grafindo Persada
- Qurniawati, R.S. (2013). "Efisiensi Perbankan Di Indonesia Dan Pengaruhnya Terhadap Return Saham Dengan Pendekatan Data Envelopment Analysis (DEA). BENEFIT Jurnal Manajemen dan Bisnis 17 (1), pages. 1.
- Rusydia and Parisi (2016). "The Measurement of Islamic Bank Performance: A Study Using Maqasid Index and Profitability". *Global Review of Islamic Economic and Business*, Vol.4, No.1 (2016) 001-014. Faculty of Islamic Economics and Business-State Islamic University Sunan Kalijaga Yogyakarta.
- S.Munawir (1988). *Analisis Laporan Keuangan, Cetakan ke-1*. Yogyakarta : Liberty
- Sarwono, Jonathan (2006). *Analisis Data Penelitian dengan SPSS*. Yogyakarta: Penerbit Andi
- Sarwono, Jonathan (2011). *Buku Pintar IBM SPSS Statistics 19*. Jakarta : PT Elex Media Komputindo
- Sekaran, Uma (2006). "Research Methods for Business" 4th Edition, Book 2. Translated by Kwan Men Yon. Jakarta : Salemba Empat.

- Sjafrizal (1997). *Pertumbuhan Ekonomi dan Ketimpangan Regional Wilayah Indonesia Bagian Barat*, Jakarta : Prisma LP3ES
- Sudrajat, Anton and Sodik, Amirus (2016). “Analysis of Performance Assessment of Islamic Banks Based on Maqashid Sharia Index (Case Study of 9 Sharia Commercial Banks in Indonesia in 2015)” *Jurnal Bisnis dan Ekonomi Islam*.
- Suhartini, Dewi (2012). *Ushul Fiqih*. Jakarta : Direktorat Jenderal Pendidikan Islam Kementerian Agama.
- Sujarweni, V.Wiratna (2015). *Statistik Untuk Bisnis dan Ekonomi*. Yogyakarta: Pustaka Baru Press.
- Sukoco, Bambang (2017). “Kinerja Bank Umum Syariah Menggunakan Pendekatan Maqashid Sharia Index (MSI) di Indonesia Tahun 2013-2015”. Tesis: Pascasarjana IAIN Surakarta.
- Sula, Muhammad Syakir dan Mufti, Aries. (2009). *Amanah Bagi Bangsa: Ekonomi Berbasis Syariah, edisi kedua*, Jakarta: MES, pages 54-89.
- Sumar'in (2012). *Konsep Kelembagaan Bank Syariah*. Yogyakarta: Graha Ilmu
- Unit Khusus Museum Bank Indonesia (2007), Artikel: “Sejarah Perbankan Periode 1997-1999” accessed on 24 August 2018. <https://www.bi.go.id/id/tentang-bi/museum/sejarah-bi/bi/Documents/f2310af43715441bb8d57d865ea7987cSejarahPerbankanPeriode19971999.pdf>
- Wahyu, Didin Rasyidin (2016). “Financing to Deposit Ratio (FDR) sebagai Salah Satu Penilaian Kesehatan Bank Umum Syariah (Studi Kasus pada Bank BJB Syariah Cabang Serang). *Islamic Economic Journal of Finance and Islamic Business* 7(1), pages 20
- Wasyith (2017). “Beyond Banking: Revitalisasi Maqashid dala Perbankan Syariah”. *Economica: Jurnal Ekonomi Islam* – Volume 8, Nomor 1 (2017): 1-25. <http://journal.walisongo.ac.id/index.php/economica>.
- Zahrah, Muhammad Abu. (1958). *Ushul Al-Fiqh*. Darul Fikri al-Araby.