

Performance evaluation ~~was carried out by Saleh and Zeitun (2006) of Jordan IB through for~~ analysing the experience of two of the initial IB ~~systems;~~ Jordan Islamic Bank for Finance and Investment (JIBFI) and Islamic International Arab Bank (IIAB) ~~was carried out by Saleh & Zeitun (2006)~~. The study ~~also~~ showed global and domestic challenges facing the business. Carrying out maximization of profit, the structure of capital, and tests of liquidity as a methodology for evaluation of performance, the study ~~shows highlighted~~ many appealing results such as ~~the an increase in~~ effectiveness and capability ~~have been increased~~ in investment activities for both types of banks. Bank for Finance and Investment (JIBFI) ~~was founded~~ to obtain high profitability. Finally, ~~this it can be analysis concludes~~ ~~concluded from the analysis in their work~~ that IB ~~systems in the case of Jordan has have~~ elevated levels of productivity and credit support, ~~even in the absence of interest-based functionality that is found in conventional banks.~~

M. Bashir (2000) ~~evaluates~~ ~~evaluated~~ the performance of IB determinants for eight countries ~~of in the~~ Middle Eastern for the period ~~of~~ 1993 ~~and to~~ 1998. He used bank level ~~data for~~ ~~cross countries~~ ~~country data~~ on balance sheets and income statements of fourteen IB ~~systems~~ in eight ~~places~~ ~~regions in of the~~ Middle Eastern for ~~each every~~ year in the period of 1993-1998, ~~the~~ ~~The~~ research critically ~~look~~ ~~inspects at~~ the relations among banking qualities and profitability. After financial structure and economic control indications such as environment of the macroeconomic, structure of the financial market, and taxation, the study revealed ~~few~~ ~~several~~ ~~immediate~~ results. First, IB measures of profitability respond positively to the rise in loan and capital ratios that are instinctive, and ~~matching this is in line~~ with earlier studies. Secondly, the empirical role is ~~showed~~ ~~shown~~ by ~~means of a study that~~ ample loan portfolios and capital ratios ~~played~~ ~~involved~~

in explaining IB performance. Thirdly, the results showed that non-interest earning assets, customer and short-term funding, and overhead also played a vital role in profits promoting banks'. Fourth, the results also demonstrated that ~~foreign-foreign~~-owned banks ~~are-were definitely~~ more lucrative compared to domestic competitors. Fifth, by holding certain items fixed, the bank performance measurements ~~are-were~~ adversely affected by the ~~effect-of~~ implicit and explicit taxes. Sixth, a favourable positive impact was seen on microeconomics conditions for bank performance measures. Finally, the research results showed that stock markets ~~are-were harmonizing-harmonized~~ with bank financing.

Hassan, ~~M. & M. and~~ Bashir, ~~A.H.~~ (2003) conducted a similar analysis to ~~analyse~~ investigate IB growth as it is influenced by banking and financial features, ~~from-during~~ 1994 to 2001. They applied IB cross country bank-level data in twenty-one countries to narrowly review IB performance indicators ~~narrowly~~. Generally, their analysis showed that profitability of IB determinants ~~follows-is in line with that reported in the findings of~~ past ~~study findings~~ studies. It also showed that macroeconomic conditions, taxation, ~~and~~ financial market structure, credit-to-asset ratios, and high liquidity led to high returns. The outcome of the study's regression showed that explicit and implicit taxes negatively affect the performance of bank measures, while favourable macroeconomic factors positively affect the performance of bank measures. This is a positive macroeconomic environment that tends to build high-profit margins.

Yudistira, ~~D.~~ (2003) ~~performed~~ made an empirical analysis ~~in his study on-on the~~ effectiveness performance and showed new proofs for 18 Islamic banks' performance ~~taken on the period~~ during 1997-2000. The information ~~collection is taken fr~~ was derived from the non-consolidated balance sheets and income statements of ~~IB-the Islamic banks~~

~~considered, with the particular for the~~ purpose of considering the impact of current financial crises on ~~IB-their~~ performance. Their study differs from older studies ~~in~~ that it uses a non-parametric approach, Data Envelopment Analysis (DAE), for analysis of pure technical efficiency, technical efficiency, and scale efficiency of IB. The study reveals several tests. First, the overall results showed a slight inefficiency (at ~~just-slightly~~ over 10%) across 18 IB segments, which is significant compared to CB. The global crisis of 1998-1999 had a weak impact on IB performance; ~~however~~ ~~However, it the performance~~ did well afterwards. Second, findings also indicate that medium-and small-scale IB ~~has~~ faced large-scale weak economies, indicating that merging ~~as well as and~~ procurement (M&A) needs to be urged. Finally, factors specific to the country ~~are~~ largely determined ~~by~~ the sample data efficacy differences.

~~In addition, Sufian, F. (2007)~~ carried out a similar study and provided new proof of relative productivity between foreign and domestic IB activities in Malaysia during 2001-2004. The ~~Non~~-parametric Data Envelopment Analysis (DEA) technique ~~was~~ ~~used-employed~~ to distinguish between three forms of efficiency, ~~namely:~~ pure technical, technical, and scale efficiency. An intermediate approach ~~is-was~~ also used in the study to identify ~~input-output~~ IB input and output variables in the model. A number of parametric and non-parametric tests were carried out to assess ~~if-whether~~ foreign or domestic banks ~~had-been-were~~ drawn from the same population group, as the null hypothesis was not accepted by most of the 5 ~~% percent~~ significant results. Spearman Rho Rank-Order and Parametric Pearson correlation coefficients were used to assess ~~sing~~ the relationship between DEA performance scores and ~~Conventional-conventional~~ accounting ratios. ~~The~~ ~~Results-results showed-demonstrated~~ that Malaysian IB ~~efficiency-performance~~ was ~~only~~