

# Measuring the Performance of Islamic Banking Using the Concept of Pentuple Bottom Line: A Critical Review

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## Abstract

This paper is based on a study by the authors aimed at assessing managerial performance in Islamic banks in Indonesia. The main purpose of the study is to delineate the substantial pentuple bottom line (PBL) theory and application of managerial performance ideas in Islamic banking. A theoretical literature review is conducted to meet the objective of presenting the theory of PBL underlying its specific epistemological foundations. The study finds that the PBL of Islamic finance in relation to managerial performance provides a viable alternative means of understanding the topic in light of the particular Islamic epistemological premise. Overall, the study has the limitation/implication that while empirical extension can be carried out, no such epistemological responses are currently available from Islamic banks owing to their imperfect premise regarding the epistemology of unity of knowledge and organisation upon which the PBL rests. This means that a vast social implication of PBL theory is opened up by the study's epistemological enquiry aimed at comprehending integrated decision-making for managerial performance in Islamic banks. The originality/value of this research is that it is a ground-breaking study premised on its epistemological approach of the unity of knowledge and learning systems as a distinct contribution to the PBL theory in the field of Islamic banks.

**Keywords:** Epistemology, pentuple bottom line, managerial performance, Islam, Finance.

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