

ABSTRAK

Skripsi dengan judul “Komparasi Kinerja Keuangan Perbankan Syariah Berdasarkan Maqashid Syariah Index Di Indonesia Dan Singapura” ini ditulis oleh Ike Laila Khomsiyah, NIM. 17401153375, pembimbing Dr. Agus Eko Sujianto, SE., MM.

Penelitian ini dilatar belakangi oleh pertumbuhan perbankan syariah yang cukup baik dari tahun ke tahun. Dibandingkan dengan perbankan konvensional yang mementingkan laba, perbankan syariah memiliki asset yang cenderung meningkat di setiap tahunnya. Penilaian kinerja perbankan syariah yang biasanya hanya menggunakan alat ukur konvensional belum mampu menunjukkan penilaian kinerja keuangan syariah yang sesuai dengan tujuan syariah. Padahal untuk menilai kinerja perbankan syariah berbeda dengan perbankan konvensional, disebabkan keduanya memiliki prinsip dasar dan tujuan yang jelas berbeda.

Rumusan Masalah dalam penelitian ini adalah (1) Bagaimana kinerja keuangan perbankan umum syariah di Indonesia dalam pelaksanaan *Maqashid Syariah Index*? (2) Bagaimana kinerja keuangan perbankan umum syariah di Singapura dalam pelaksanaan *Maqashid Syariah Index*? (3) Apakah terdapat perbedaan kinerja keuangan perbankan umum syariah di Indonesia dan Singapura dalam pelaksanaan *Maqashid Syariah Index*? Adapun yang menjadi tujuan peneliti adalah untuk menganalisis serta membandingkan kinerja perbankan syariah di Indonesia dan Singapura berdasarkan metode pendekatan *Maqashid Syariah Index*.

Penelitian ini menggunakan pendekatan Kuantitatif deskriptif. Pengambilan sampel menggunakan teknik purposive sampling. Dalam penelitian ini data yang digunakan adalah data sekunder. Sumber data penelitian menggunakan data panel. Sampel penelitian terdiri dari tiga bank umum syariah di Indonesia (Bank Muamalat Indonesia, Bank Syariah Mandiri, dan Bank Negara Indonesia Syariah) dan tiga bank umum syariah di Singapura (OCBC, Maybank Islamic Berhad Singapura, IBA Singapura) selama periode 2015-2017. Metode analisis dalam penelitian ini Uji Deskriptif, Uji Normalitas, Uji Homogenitas, Serta Uji Beda. Hasil pengukuran *Maqashid Syariah Index* pada penelitian ini menunjukkan bahwa terdapat perbedaan kinerja perbankan syariah berdasarkan nilai *Maqashid Syariah Index* antara perbankan umum syariah di Indonesia dan di Singapura tahun 2015-2017. Kinerja perbankan syariah Singapura dalam penilaian rata-rata *Maqashid Syariah Index* dinilai lebih baik dari pada penilaian *Maqashid Syariah Index* yang ada di Indonesia dalam pencapaiannya. Berdasarkan hasil penelitian, dapat disimpulkan bahwa peringkat tertinggi kinerja perbankan syariah di Indonesia diraih oleh Bank Syariah Mandiri (BSM) dan peringkat tertinggi kinerja perbankan syariah di Singapura diraih oleh Bank OCBC.

Kata Kunci: Penilaian Kinerja, Perbankan Syariah, Indonesia, Singapura dan Maqashid Indeks.

ABSTRACT

The thesis entitled "Comparison of Financial Performance of Islamic Banking Based on Maqashid Syariah Index in Indonesia and Singapore" was written by Ike Laila Khomsiyah, NIM. 17401153375, Dr. Agus Eko Sujianto, MM.

This research is motivated by the growth of Islamic banking which is quite good from year to year. Compared to conventional banks that are concerned with profit, Islamic banking has assets that tend to increase every year. The performance evaluation of sharia banking which usually only uses conventional measuring instruments has not been able to show the assessors of Islamic finance that are in accordance with the objectives of sharia. In fact, to assess the performance of Islamic banking is different from conventional banking, because both have basic principles and objectives that are clearly different.

The formulation of the problem in this study is (1) What is the financial performance of sharia general banking in Indonesia in the implementation of the Maqashid Syariah Index? (2) What is the financial performance of sharia public banking in Singapore in the implementation of the Maqashid Syariah Index? (3) Are there differences in the financial performance of sharia general banking in Indonesia and Singapore in the implementation of the Maqashid Syariah Index? The purpose of the researchers is to analyze and compare the performance of Islamic banking in Indonesia and Singapore based on the Maqashid Syariah Index approach method.

This study uses a descriptive quantitative approach. Sampling using purposive sampling technique. In this study the data used is secondary data. The research data source uses panel data. The research sample consisted of three Islamic commercial banks in Indonesia (Bank Muamalat Indonesia, Bank Syariah Mandiri, and Bank Negara Indonesia Syariah) and three Islamic commercial banks in Singapore (OCBC, Maybank Islamic Berhad Singapore, IBA Singapore) during the 2015-2017 period. The analytical method in this study is Descriptive Test, Normality Test, Homogeneity Test, and Different Test. The results of measuring Maqashid Syariah Index in this study indicate that there are differences in the performance of Islamic banking based on the value of the Maqashid Syariah Index between Islamic general banking in Indonesia and in Singapore in 2015-2017. The performance of Singapore Islamic banking in assessing the average Maqashid Syariah Index is considered better than the rating of Maqashid Syariah Index in Indonesia in its achievement. Based on the results of the study, it can be concluded that the highest ranking performance of Islamic banking in Indonesia is achieved by Bank Syariah Mandiri (BSM) and the highest ranking performance of Islamic banking in Singapore is achieved by Bank OCBC.

Keywords: Performance Assessment, Islamic Banking, Indonesia, Singapura and Maqashid Index.