

ABSTRAK

Skripsi dengan judul “Pengukuran Kinerja Bank Umum Syariah di Indonesia Ditinjau Dari Maqashid Syariah Index Periode 2016-2018:; ditulis oleh Trishia Suprapti, NIM. 17401163177, pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Maqashid Syariah merupakan tujuan Allah sebagai *shari'* dalam menetapkan hukum yang terintegrasi terhadap hambanya. *Maqashid Syariah Index* merupakan metode pengukuran kinerja perbankan syariah yang dikembangkan oleh Mustafa Omar Mohammed dalam penelitiannya yang berjudul *The Performance Measure of Islamic Banking Based in the Maqashid Framework*. Penelitian ini dilakukan dengan dasar ketidaksesuaian penggunaan indikator kinerja konvensional pada perbankan syariah karena berbeda tujuan antara satu sama lain.

Penelitian ini bertujuan untuk mengetahui kinerja BUS di Indonesia ditinjau dari segi Maqashid Syariah Index pada periode tahun 2016-2018. Dengan menggunakan teknik pengambilan sampel *Purposive Sampling*, serta sampel yang digunakan adalah delapan BUS (Panin Bank Syariah, BNI Syariah, BCA Syariah, BRI Syariah, Bank Syariah Mandiri, Bank Syariah Bukopin, Bank Mega Syariah, Bank Muamalat Indonesia). Penelitian ini menggunakan teknik analisis dengan metode Maqashid Syariah Index.

Hasil dari penelitian ini menunjukkan bahwa berdasarkan delapan sampel pada BUS terdapat tiga rasio kinerja yang tidak dilaksanakan yaitu rasio PER, publisitas dan zakat. Pencapaian untuk tujuan pertama menunjukkan bahwa Bank Mega Syariah dan BCA Syariah memiliki kontribusi yang tertinggi. Untuk tujuan kedua BRI Syariah dan Bank Syariah Mandiri memiliki kontribusi tertinggi. tujuan ketiga BNI Syariah dan Bank Muamalat Indonesia memiliki kontribusi tertinggi.

Kata kunci: Pengukuran Kinerja, Maqashid Syariah Index, Bank Syariah

Abstract

Skripsi entitled "The Performance Measurement of Sharia Commercial Banks in Indonesia Reviewed From the Maqashid Sharia Index Period: 2016-2018 written by Trishia Suprapti, NIM. 17401163177, supervisid by Hj. Amalia Nuril Hidayati,

Maqashid Sharia is the purpose of Allah as shari 'in establishing integrated law on his servants. Maqashid Sharia Index is a method of measuring the performance of Islamic banking which was developed by Mustafa Omar Mohammed in his research entitled The Performance Measurement of Islamic Banking Based on the Maqashid Framework. This research was conducted on the basis of the discrepancy in the use of conventional performance indicators in Islamic banking because of different goals between one and another.

This research aims to find out the performance Islamic Bank in Indonesia reviewed from Maqashid Sharia Index in period of 2016-2018. By using purposive sampling to take the samples, which are 8 Islamic Bank (Sharia Panin Bank, Bni Syariah, Bca Syariah, Bri Syariah, Sharia Mandiri Bank, Sharia Bukopin Bank, Sharia Mega Bank , Muamalat Indonesia Bank). This study used analysis techniques by using Maqashid Syariah Index methods.

The result of the study showed that based on 8 samples on bus, there were 3 ratio of performance which were undone, namely per ratio, publicity, and zakat. Achievement for the first objective pointed out that sharia Mega bank and BCA Sharia had the highest contribution. For the purpose of both BRI Sharia and sharia Mandiri Bank had the highest contribution. And the third goal of BNI Syariah and Muamalat Indonesia Bank had the highest contribution.

Key words : performance measurement, Maqashid Sharia Index, sharia bank