

## ABSTRAK

Tesis dengan judul “Studi Komparasi Kinerja Keuangan Berdasarkan *Maqashid Syariah Index* Sebelum dan Selama Pandemi Covid-19 Pada Bank Umum Syariah di Indonesia dan Malaysia” ditulis oleh Regina Meidista Damayanti, NIM. 12850821034, Magister Program Studi Ekonomi Syariah, Pascasarjana, Universitas Islam Negeri Sayyid Ali Rahmatullah (UIN SATU) Tulungagung, tahun 2023. Dibimbing oleh Prof. Dr. Agus Eko Sujianto, S.E., M.M., dan Dr. Hj. Nurul Hidayah, M.Ag.

Latar belakang penelitian ini adalah dampak Covid-19 pada perkembangan kinerja keuangan Bank Umum Syariah. Kinerja keuangan terdampak Covid-19 mengalami ketidakstabilan dikarenakan menurunnya kegiatan daya beli nasabah yang menurun, kegiatan investasi menurun, kegiatan ekspor dan impor menurun. Pengukuran kinerja keuangan perbankan sangat penting dilakukan karena dengan adanya pengukuran tersebut dapat mengetahui kondisi kesehatan suatu perbankan terdampak Covid-19.

Tujuan penelitian ini adalah menguji komparasi kinerja keuangan Bank Umum Syariah di Indonesia dan Malaysia sebelum dan selama pandemi Covid-19 jika dilihat dari seluruh indikator *Maqashid Syariah Index*. Metode penelitian ini adalah kuantitatif dengan jenis *ex post facto*. Teknik pengumpulan data adalah studi kepustakaan dan dokumentasi. Sampel dalam penelitian ini menggunakan metode *purposive sampling* diperoleh 15 sampel bank, dengan jumlah masing-masing 7 Bank Syariah Indonesia dan 8 Bank Syariah Malaysia. Sedangkan teknik analisis data menggunakan pengukuran kinerja *Maqashid Syariah*, verifikasi & pembobotan model pengukuran kinerja *Maqashid Syariah* dan analisis uji beda dengan *Independent sample t-test*.

Hasil penelitian ini adalah: 1) Terdapat perbedaan kinerja keuangan Bank Umum Syariah di Indonesia dan Malaysia sebelum dan selama pandemi Covid-19 jika dilihat dari indikator *Maqashid Syariah Index* pertama (Pendidikan Individu). 2) Terdapat perbedaan kinerja keuangan Bank Umum Syariah di Indonesia dan Malaysia sebelum dan selama pandemi Covid-19 jika dilihat dari indikator *Maqashid Syariah Index* kedua (Menegakkan Keadilan). 3) Terdapat perbedaan kinerja keuangan Bank Umum Syariah di Indonesia dan Malaysia sebelum dan selama pandemi Covid-19 jika dilihat dari indikator *Maqashid Syariah Index* ketiga (Memelihara Kemaslahatan). 4) Terdapat perbedaan kinerja keuangan Bank Umum Syariah di Indonesia dan Malaysia sebelum dan selama pandemi Covid-19 jika dilihat dari seluruh indikator *Maqashid Syariah Index*.

**Kata Kunci:** Kinerja Keuangan, *Maqashid Syariah Index*, Pandemi Covid-19

## **ABSTRACT**

*The thesis with title “Comparative Study of Financial Performance Based on the Maqashid Syariah Index Before and During the Covid-19 Pandemic in Islamic Commercial Banks in Indonesia and Malaysia” was written by Regina Meidista Damayanti, NIM. 12850821034, Master of Islamic Economics Study Program, Postgraduate, Sayyid Ali Rahmatullah State Islamic University (UIN SATU) Tulungagung, 2023. Advisor by Prof. Dr. Agus Eko Sujianto, S.E., M.M., and Dr. Hj. Nurul Hidayah, M.Ag.*

*The background of this research is the impact of Covid-19 on the development of the financial performance of Islamic Commercial Banks. Financial performance affected by Covid-19 has experienced instability due to decreased customer purchasing power activities, decreased investment activities, decreased export and import activities. Measuring banking financial performance is very important because this measurement can determine the health condition of a bank affected by Covid-19.*

*The purpose of this research was to test the comparative financial performance of Islamic Commercial Banks in Indonesia and Malaysia before and during the Covid-19 pandemic when viewed from all indicators of the Maqashid Syariah Index. This research method is quantitative with ex post facto research type. The data collection technique is the study of literature and documentation. The sample in this study used a purposive sampling method to obtain 15 bank samples, with a total of 7 Indonesian Sharia Banks and 8 Malaysian Sharia Banks respectively. While the data analysis technique uses performance measurement of Maqashid Syariah, verification & weighting of the performance measurement model of Maqashid Syariah and different test analysis with Independent sample t-test.*

*The results of this research are: 1) There are differences in the financial performance of Islamic Commercial Banks in Indonesia and Malaysia before and during the Covid-19 pandemic when viewed from the first index maqashid syariah indicator (Individual Education). 2) There are differences in the financial performance of Islamic Commercial Banks in Indonesia and Malaysia before and during the Covid-19 pandemic when viewed from the second index maqashid sharia indicator (Upholding Justice). 3) There are differences in the financial performance of Islamic Commercial Banks in Indonesia and Malaysia before and during the Covid-19 pandemic when viewed from the third index maqashid syariah indicator (Maintaining Benefit). 4) There are differences in the financial performance of Islamic Commercial Banks in Indonesia and Malaysia before and during the Covid-19 pandemic when viewed from all indicators of the Maqashid Syariah Index.*

**Keywords:** *Financial Performance, Maqashid Syariah Index, Covid-19 Pandemic*