

ANALISIS KINERJA PERBANKAN SYARIAH INDONESIA DITINJAU DARI

MAQASHID SHARIA : PENDEKATAN MAQASHID SHARIA INDEX

ABSTRAK

Penelitian ini bertujuan untuk mengukur dan meranking kinerja Perbankan Syariah di Indonesia menggunakan pendekatan maqashid sharia index. Penelitian ini menggunakan tiga indikator kinerja yaitu educating individual (pendidikan individu), establishing justice (penciptaan keadilan), dan public interest (pencapaian masalah). Penelitian ini termasuk jenis penelitian deskriptif kuantitatif dengan objek penelitian 12 perbankan syariah yang ada di Indonesia. Data yang digunakan dalam penelitian ini adalah data sekunder. Data laporan tahunan (annual report) pada 12 perbankan syariah yang ada di Indonesia tahun 2014 yang diperoleh dari website resmi masing-masing bank. Metode yang digunakan untuk menganalisis data adalah maqashid sharia index. Rasio kinerja maqashid sharia index yang digunakan adalah education grant, research, training, publicity, fair return, functional distribution, interest free income, profit ratios, personal income and investment in real sector. Hasil penelitian ini menunjukkan bahwa Bank Muamalat Indonesia mencapai total MSI tertinggi yang menunjukkan bahwa Bank Muamalat menjadi bank syariah yang sudah melaksanakan aspek maqashid sharia dengan baik. Ke-12 perbankan syariah di Indonesia memiliki kelebihan masing-masing dalam melaksanakan elemen-elemen maqashid sharia.

Kata kunci : Perbankan Syariah, Kinerja, Maqashid Sharia Index

**PERFORMANCE ANALYSIS OF ISLAMIC BANKING INDONESIA VIEWED
FROM MAQASHID SHARIA: MAQASHID SHARIA INDEX APPROACH**

ABSTRACT

This study aims to measure and rank the performance of Islamic Banking in Indonesia using maqashid approach sharia index. This study uses three indicators, namely performance of individual education (IEP), establishing justice (fairness creation), and the public interest (achievement maslahah). This research is quantitative descriptive research with 12 research objects of Islamic banking in Indonesia. The data used in this research is secondary data. Data annual reports (annual report) on 12 Islamic banking in Indonesia in 2014 were obtained from the official website of each bank. The method used to analyze the data is maqashid sharia index. Maqashid performance ratio sharia index used is the education grant, research, training, publicity, fair return, functional distribution, free interest income, profit ratios, personal income and investment in the real sector. Results of this study indicate that Bank Muamalat Indonesia reached the highest total MSI shows that Bank Muamalat into Islamic banks are already implementing aspects of sharia maqashid well. 12th Islamic banking in Indonesia have their respective advantages in carrying out elements as well as the implementation of sharia financial maqashid.

Keywords: Islamic Banking, Performance, Maqashid Shariah Index