

ABSTRAK

Penelitian ini bertujuan untuk menguji perkembangan kinerja perbankan syariah serta melihat kesesuaian kinerja perbankan syariah dengan maqashid syariah dengan menggunakan Maqashid Syariah Index. Penelitian ini dilakukan pada Bank Umum Syariah yang terdaftar di Bank Indonesia (BI) dan Otorisasi Jasa Keuangan (OJK). Sampel diambil menggunakan metode purposive sampling. Total sampel pada penelitian ini sebanyak 11 perusahaan selama tahun 2013-2017. Kemudian bank syariah diukur dan di ranking kinerjanya berdasarkan 3 langkah : 1) rasio kinerja 2) indikator kinerja 3) maqashid syariah index secara keseluruhan. Berdasarkan hasil penelitian, menunjukan bahwa maybank syariah dan Bank BCA memiliki perkembangan yang paling baik diantara bank lainnya, pada tahun 2013-2017 Maybank Syariah memiliki kinerja tertinggi dengan nilai 36,76%. Dan kinerja terendah terjadi pada Bank Syariah Bukopin dengan nilai 16,53%.

Kata Kunci : Kinerja Bank Syariah dan Maqashid Syariah Index

ABSTRACT

The purpose of this study was to examine the development of Islamic banking performance and see the suitability of Islamic banking performance with maqashid sharia by using the Maqashid Syariah Index. This research was conducted at Sharia Commercial Banks registered at Bank Indonesia (BI) and Financial Services Authorization (OJK). Samples were taken using purposive sampling method. The total sample in this study was 11 companies during 2013-2017. Then Islamic banks are measured and in their performance ranking based on 3 steps: 1) performance ratio 2) performance indicators 3) maqashid syariah index as a whole. Based on the results of the study, it shows that Islamic maybank and Bank BCA have the best development among other banks, in 2013-2017 the Maybank Sharia has the highest performance with a value of 36.76%. And the lowest performance occurs in Bank Syariah Bukopin with a value of 16.53%.

Keywords: Islamic Bank Performance and Maqashid Syariah Index