

ABSTRAK

ANALISIS KINERJA BPRS BERDASARKAN PENDEKATAN MAQASHID SYARIAH INDEX DI DIY (PERIODE 2014-2016)

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Penelitian ini bertujuan untuk mengetahui kinerja BPRS di DIY dengan pendekatan maqashid syariah index. Data yang dikumpulkan menggunakan hasil laporan triwulanan BPRS pada laporan keuangan periode 2014-2016. penelitian ini termasuk jenis penelitian kuantitatif deskriptif dengan menggunakan objek penelitian BPRS yang dipilih melalui *purposive sampling* untuk penentuan sampel penelitian.

Penelitian ini menggunakan tiga indikator kinerja maqashid syariah yaitu *Education grant, Establishing Justice* dan *Public Interest*. Kemudian dengan menggunakan tujuh rasio yaitu *education grant, research, training, publicity, functional distribution, interest free income, profit ratio* dan *personal income* dengan metode maqashid syariah index.

Hasil penelitian ini menunjukkan bahwa kinerja terbaik pada maqashid syariah index secara keseluruhan diperoleh oleh BPRS Danagung syariah dengan nilai sebesar 0,273 atau 27,3% kemudian peringkat kedua diperoleh oleh BPRS Madina Mandiri Sejahtera sebesar 0,266 atau 26,6%, peringkat terakhir diperoleh oleh BPRS Mitra Amal Mulia sebesar 0,250 atau 25,6%. Adapun untuk penerapan maqashid syariah index pada setiap BPRS di DIY belum sepenuhnya terlaksana dikarenakan pada laporan keuangan yang di publikasikan BPRS tidak membuat standar yang sama dengan yang ada pada maqashid syariah index.

Kata Kunci: *Kinerja, Bank Pembiayaan Rakyat Syariah, Maqashid syariah, dan Maqashid Syariah Index.*

ABSTRACT

THE ANALYSIS OF BPRS PERFORMANCE BASED ON MAQASHID SHARIA INDEX IN DIY

(2014-2016)

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This research aimed at learning about the performance of BPRS in DIY (Yogyakarta Special Region) by using maqashid sharia index. The data collected were BPRS reports that were submitted every three months during the finance report of 2014-2016. The research was a descriptive quantitative research. The subject of the research was BPRS selected through purposive sampling.

The research used three maqashid sharia index indicators namely Education Grant, Establishing Justice, and Public Interest. The research also used seven ratios namely education grant, research training, publicity, functional distribution, interest free income, profit ratio, and personal income with the method of maqashid sharia index.

The result of the research indicated that the best performance on maqashid sharia index was entirely achieved by BPRS Danagung Syariah with the score of 0,273 or 27,3%. The second place was achieved by BPRS Madina Mandiri Sejahtera with the score of 0,266 or 26,6%. The last place was achieved by BPRS Mitra Amal Mulia with the score of 0,250 or 25,6%. Meanwhile, the application of maqashid sharia index on every BPRS in DIY was not implemented entirely yet since the finance report published by BPRS did not provide the same standard as written in maqashid sharia index.

Keywords: *Performance, BPRS, Maqashid Sharia, Maqashid Sharia Index*