ABSTRAK

PENGUKURAN KINERJA BANK PEMBIAYAAN RAKYAT SYARIAH DENGAN PENDEKATAN MASLAHAH PERFORMA (MaP) (STUDI PADA BPRS BANGUN DRAJAT WARGA YOGYAKARTA).

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Pesatnya pertumbuhan perbankan syariah belum memberikan gambaran tentang besarnya manfaat bisnis yang diterima oleh pemangku kepentingan. Hal ini karena belum adanya metodologi yang tepat untuk mengukur kinerja kemanfaatan perbankan syariah dalam bentuk kontribusi bisnis bagi peningkatan ekonomi dan pemerataan kesejahteraan masyarakat umum. Pengukuran kinerja perbankan berbasis syariah seharusnya diukur dengan alat ukur berbasis syariah, karena jika menggunakan sistem pengukuran kinerja konvensional maka akan memberikan hasil yang kurang tepat dan tidak sejalan dengan tujuan syariah. Penelitian ini bertujuan untuk mendeskripsikan dan mengukur kinerja BPRS BDW (Bangun Drajat Warga) dengan menggunakan pendekatan Maslahah Performa.

Metode yang digunakan dalam penelitian ini kualitatif deskriptif dengan analisis menggunakan pendekatan maslahah performa (MaP) melalui dua metode yaitu kinerja proses kemaslahatan dan kinerja hasil kemaslahatan. Hasil dari penelitian ini adalah BPRS BDW telah menerapkan kinerja maslahah dengan memenuhi orientasi ibadah, orientasi proses internal, orientasi tenaga kerja berbakat, orientasi pembelajaran, orientasi pelanggan, orientasi harta kekayaan yang didasarkan pada beberapa sasaran strategis, ukuran, formula, target dan inisiatif strategis dalam operasionalnya. Hasil pengukuran kinerja Masalahah Performa (MaP) di BPRS BDW menunjukkan bahwa BPRS BDW memiliki kinerja hasil maslahah sebesar 0,566, yang artinya BPRS BDW telah memberikan kemaslahatan kepada seluruh pemangku kepentingan. BPRS BDW memiliki kinerja proses maslahah sebesar 0,500, angka tersebut menunjukan bahwa BPRS BDW telah menerapkan sistem kinerja kemaslahatan meskipun belum semua diterapkan.

Kata Kunci : Maslahah Performa, Pengukuran, Kinerja, BPRS

ABSTRACT

MEASUREMENT OF PERFORMANCE OF SOCIETY'S ISLAMIC FUNDING BANKING WITH MASLAHAH PERFORMA (MaP) APPROACH (A STUDY ON BPRS BANGUN DRAJAT WARGA YOGYAKARTA)

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The fast growing of Islamic banking has not provided a picture regarding any business benefits that stakeholders receive. This is because there has not been any proper methodology to measure the benefit performance of Islamic banks in the form of business contribution for economic improvement and welfare distribution for society. The measurement of Islamic banking should be carried out by using Islamic measures because if using conventional system, the result will be inaccurate and not in accordance with Islamic purposes. This research aimed at describing and measuring the performance of BPRS BDW (Bangun Drajat Warga) by using Maslahah Performa approach.

This research used descriptive qualitative method with an analysis that used maslahah performa (MaP) approach through two methods namely the performance of benefit process and the performance of benefit results. The results of this research showed that BPRS BDW has implemented benefit performance by fulfilling orientations of worship, internal process, talented employees, learning, consumers, and wealth based on several strategic targets, sizes, formulae, target and strategic initiative in its operation. The results of the performance measurement with Masalahah Performa (MaP) at BPRS BDW showed that BPRS BDW has the performance of maslahah result of 0.566, meaning that BPRS BDW has given benefits to all its stakeholders. BPRS BDW has the performance of maslahah process of 0.500, meaning that BPRS BDW has implemented the system of benefit performance although it has not been totally.

Keywords: Maslahah Performa, Measurement, Performance, BPRS

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