

Implementation of Maqashid Syari'ah Asy Syathibi in Operational Performance Measurement KSPPS BMT Syari'ah Mandiri Ampel

Arif Nugroho Rachman, Fatchan Achyani*, Erma Setiawati*

STIE Surakarta, Universitas Muhammadiyah Surakarta, Universitas Muhammadiyah Surakarta

Abstract: The purpose of this research is to find out the implementation of the maqashid syari'ah index, which was dug by the priest Asy Syathibi, in measuring the operational performance of KSPPS BMT Syari'a Mandiri Ampel in terms of business and management of the country. This type of research is qualitative and descriptive, using primary data sources and data collection techniques through interviews and observations. The researchers took as many as seven informants, who were divided into several sections, including the managing part of three informants, the manager part of two informants, and the supervisory part of two informants. The triangulation used is data triangulation. Data analysis techniques are performed through interviews using recordings, then conducting tanskip interviews. After obtaining the transskip result of the interview, researchers perform data processing using coding methods by pulling keywords from the transskip result obtained. The keywords are grouped into tables that will then be described and interpreted until a conclusion is drawn. The results of the data and discussions showed that in measuring the operational performance of KSPPS BMT Syari'ah Mandiri Ampel both from the business operational performances as well as the operating performance of maal, using the Maqashid Syari'ah Index promoted by Priest Asy Syathibi, one can draw the conclusion that the operational performance of maal KSPPs BMT Syari'a Mandiri Ampel seen from the Qasdhu Al Shari'fi wad'I al Shari'ah indicators with the measurement of al dharuriyyah, al hajjiyyah, and al tahiniyah has been implemented through the provision of facilities for the community in general, members, managers, directors, and supervisory councils in developing education and skills. The business operational performance of the Qasdhu al syari'fi indicator was inspired by KSPPS BMT Syari'ah Mandiri Ampel's implementation, which, in explaining the system and the performance performed by the administrator, has already provided easy-to-understand information related to the trusted management of funds. This management is done in a transparent manner and socialized thoroughly with the general public. KSPPS BMT Syari'ah Mandiri Ampel's operational performance has been in accordance with the makashid syary'ah of Priest Asy Syathibi, where the operational implementation is carried out according to the ability of both managers and members, with one of them demonstrated through the management of NPF by the manager, payment of contributions by members of the financing, and management in an effort to develop the business of members of the financing. KSPPS BMT Syari'ah Mandiri Ampel from qasdu al Shari'fi dwelta throna ahkam al Shari'ah that implementation of business operational performance and operational performances maal, with subjection to the law of syara' and according to syari'at, where settlement of financing is problematic, and NPF through personal and family approach, without having to use violence, intimidation, and other means. KSPPS BMT Syari'ah Mandiri Ampel in managing funds entrusted by members can be implemented in accordance with the directions of the Shari'ah, as well as implementing non-halal income management carefully, with reference to applicable law.

Keywords: BMT, Index, Cooperation, KSPPS, Maqashid, Syari'ah

I. INTRODUCTION

The COVID-19 pandemic that emerged in Indonesia at the beginning of 2020 is an international outbreak that affects various sectors, one of which is the affected economic sector, not to mention the micro-financial services undertaking of the Sharia Sharing Loan and Financing Cooperation. Boyolali district is one of the regions where there are hundreds of cooperative financial services enterprises. Micro-enterprises, especially the majority of financial institutions, are

experiencing problems including liquidity, a decline in financing, and financing problems that are increasing. A lot of financial institutions are also dismissing their employees. [1] Solihin stated that the development of the industry of the Syari'ah financial institutions in 2019 led to rapid development, where its development can be seen from the side of increasing assets, increasing the amount of outstanding financing, and increasing the number of service offices, as well as from the other side. A good performance assessment can be done with results that are tailored to the purpose of the research itself, and then the research needs the appropriate instrument or measurement to carry out the assessment. Muhammaed's Makasid syari'ah index differs from the theory of Makasid sharia'ah of Imam Asy Syathibi, but in fact, the meaning of the artio formula that exists in the Makasad syari'ah index indirectly leads to the measurement of the five basic human needs that exist in the Makased syri'ah index of Imam Asya Syatibi. [2] Wandisyah stated that the loan-keeping cooperation and the financing of the sharia may be the most accessible financial institutions for a society whose operations resemble sharia banks. [3] Sardiana stated that the majority of respondents had little knowledge about financial institutions such as Shari'ah banks; this was demonstrated by the results of her research, which found perception factors and processes becoming average factors that were criteria for students choosing a Shariah bank. Shari'ah financial institutions need to undertake sustained education and socialization to raise public awareness regarding the use of shari'a financial services. The financial institutions of the Sharia should be measured in their operational activities from the Sharia side. One of the tools that can be used to measure the performance of the syari'ah is the makashid syari'ah index. The maqasid syari'ah index itself has been dug up by several figures; one of them is the priest Asy Syathibi, who triggered the maqasid syari'ah index by giving it some criteria and measurements. [4] Nijal stated that the sharia-based maqasid could be a method of approach to respond to rapidly changing business developments and progress related to financial institutions' products. [5] Setyobono studied the overall performance of the syari'ah macasid index using both Abu Zahrah and AM Najjar measurement models; there were no significant differences, with the respective performance score for Abu Zahra being 35.65% and the AM Nejjar performance score being 30.56%. [6] Rohman stated in his research on the maqasid syari'ah index presented by the priest Asy Syathibi that he managed to combine his maqasid ideas with the theory of old fiqh. The results of the research showed that in the maqasid syari'ah index, there is an indicator of measurement that consists largely of four main measurements, namely: 1) Qasdu al Shari'fi wad'I al shariah, which according to the Assy Syathibi is divided into three parts: Al Maqasid al Daruriyyah, Al Maqasid al Hajiiyyah, and Al Maqasid al Tahsiniyyah; 2) Qasdu al Shari'fi wad'I al Shariah li al Ilham; according to Asy Syathibi, there are two important things discussed in it: the first is to facilitate the study of the syary'ah and the conditions of the community sat descended in the Arabic. Second, Shariah is Ummiyyah, meaning that it is easy to understand for the human condition that is generally like a human being at the time of new birth, which means that the shariah can be understood by people who do not know easily, especially those who already have knowledge. 3) Qasdu al Shari'fi wad'I al shari'ah li al taklif bi muhtadaha: the main indicator in this measurement is human power. Qasdu al Shari'fi dryw al mukallaf throne ahkam al shai'ah, this indicator concerning mukallaff where the purpose of Shari'ah is to submit under the hookum of the shara'. It is divided into two parts: the one that is commanded and the other that is not commanded. It's an interesting phenomenon when there's a COVID-19 outbreak, one of which has an impact on the economy. Researchers have observed a decline in the operational performance of financial institutions in Boyolali district, but there is one institution that is experiencing growth and development during the COVID-19 pandemic. This phenomenon is one of the rarest in the world of microfinance services enterprises. The financial institution is a cooperative for borrowing and financing Syari'ah BMT Syari'ah Mandiri Ampel. The financial services institution is experiencing a fairly rapid downturn in terms of asset increases, enterprise revenue, employee additions, and expansion planning for the opening of a new branch office. This research is important to do by looking at the existing phenomenon, where at the time of the COVID-19 pandemic, of course with a valid size, later this research will measure operational performance from the business side and mal on the pinjm storage cooperation and sharia financing, using the Maqashid Syari'ah Index of Priest Asy Syathibi used to measure it. This researcher later had a novelty where the measurement used four indicators by the priest Asy Syathibi, while previous research used only one indicator, namely Makashid Al Daruriyyah in the preservation of religion, soul, reason, descent, and treasure. This research will measure operational performance on the business side and operational performance on the maal side for a sharia'ah financial institution using the maqashid syari'ah index of Imam Asy Syathibi by including four indicators used to measure it, namely: 1) Qasdhu Al Syari'fi wad'l Al Syari'ah; 2) Qashdhu al Syari'fi wad'l Al Shari'a lial ifham; 3) QasDhu Al Shari' fi wad'l al Shari'a li Al taklif bi muqtadaha; 4) Qasdu Al Syari' fi dukhuli al mukallaf tahta ahkam Al syari'ah. This research will later be used as an external evaluation and policy-taking material for the management of cooperative savings loans and financing of Shari'ah BMT Shariah Mandiri Ampel in developing micro-financial services enterprises from the business side and the management of social funds.

II. THEORY

Theory of Maqashid Shari'ah Index of Imam Asy Syathibi

[7] Abdurrahman stated that etymologically, maqasid al syari'ah consists of two words, namely maqasid and syari'ah. It is Allah's command to His servants. Maqasid al syari'ah means the purpose of the law association, which contains meaning for all human beings. [8] Kasdi stated in his research that the priest Asy Syathibi was an expert in the fields of ushul fiqih, tafsir, fikih, lughat, and hadist. Asy Syathibi is the name of his birthplace, the region of Syatibah, on the east side of Andalusia. Asy Syathibi lived in the reign of Bani Ahmar, who at that time was still far from Islamic and still had a lot of bid'ah and khurafat. Asy Syathibi saw the concerns that occurred at that time, with his mind trying to bridge the various disputes that happened, especially the problem of Ta'ashub Mahdzab, by engaging other Mahdzab scholars in his sermons and thoughts. Asy Syathibi also wrote some of the best books; among them is Al Muwafaqat fi usul Asy Syari'ah, which is an attempt by Asy Syathibi to alleviate the conflict between the Mahdzab. Al Muwafaqat is an outstanding work produced by Asy Syathibi. Asy Syathibi has two remarkable works: Al Muwafaqat and Al I'tiqam. This is a popular book and a compulsory read for students who take Islamic studies. Imam Asy Syathibi, in the book Maqashid Al syari'ah fi kitab al muwafaqat, attempted to meet Mahdzab Maliki with Mahdzab Hambali. The book is divided into four parts: al-Mukaddimah, al-Ahkam, al-Maqashid, al-Adillah, and al-Ijtihad. Asy Syathibi, the priest, said more about Maqashid than his predecessors. The Syathibi classify the Maqashid in two parts: Qasdhu Al Syari', which is about the purpose of the law Syari'ah, which regulates the religion sent down, and QasDhu Al Mukallaf, which is the one who does and is responsible for his own deeds. Qasdhu Al Syari's talk is described as four kinds of qasdhu al Syari', i.e.

1. Qasdhu Al Syari' fi Wad'I Al Syari'ah, the purpose of Allah's revelation in the life of man is for his salvation in this world and the Hereafter.
2. Qasdhu Al Syari' fi Wad'I Al Syari'ah lil ifham, God's purpose is to make it easy for mankind to understand the path of salvation and the dangerous path that can lead to distress. In order to understand this, man first needs to study the Arabic grammar, where the Qur'an is the unwavering guideline for human life. All the hooks, commandments, and prohibitions in the Quran use Arabic. The Arabic that the guest learns is not only the grammar but also the logic, the oral, the cultural, the conditions, and everything related to Arabic. In both Ummyyah, where logic can be understood in general, anyone will be able to interpret the Quran, which can be understood by both the knowledgeable and the ignorant.
3. Qasdhu Al Syari' fi Wad'I Al Syari'ah li Al tahlif, which is measured by responsibility. Priest Asy Syathibi discusses this argument in two parts: first, that it is beyond human ability, and second, that it is valid, though reason permits it, so that when considering a practice, it is necessary to first understand the context, meaning, motive, and purpose of the syari'at. We understand that the purpose of Allah's establishment of the hookum syari'at is for the sake of Allah, which means to keep the safety of mankind and the world so that he is safe, calm, and comfortable in carrying out his duties as a caliph in the world that eventually ends with salvation in the Hereafter.
4. Qasdhu al Syari' fi dukhuli Al mukallaf tahta ahkami Al Syari', in this section Asy Syathibi explains in detail and comprehensively what Mukallaf, or humans, must submit under the law of Shari'at. The Qur'an has been revealed to mankind throughout the world.

Qasdu al-Mukallaf The second here meant that maqashid syariah, based on the viewpoint of mukallaf, in a broad line, Asy Syathibi explains about the importance of intention and its suitability to syari'at. Intention plays an important role in every action to be taken. Intention also plays an important role in the motivation of the human soul, which shows a person's consciousness, maturity, constancy, and focus in planning a charity with a firm intention, then wakes up his focus so that he will achieve the maximum goal. The intention is sought along with the Shari'at; the mukallaf is supposed to do good according to the purpose of the Shari'at. Thus, God has revealed the law of the Qur'an as the way of all mankind. Three are the Dharuriyat, Hajjiyyat, and Tahsiniyat. It is divided into five parts: religion, soul, offspring, wealth, and reason. Hajjiyyat is secondary, and Taksiniyat is tertiary.

Maqashid Syari'ah Theory Index

[9] Solihin states that maqasid syari'ah is the purposes, values, or meanings that are to be achieved from a law established by the syara'; it can also be said that maqashid syari'ah is the ultimate purpose of the syari'ah and the secrets laid by the shara' in all its laws. The Maqashid Syari'ah Index (MSI) theory is taken from Islamic dignity, which is the ultimate purpose of Islamic law to promote the values of well-being and welfare. [10] Hilian stated that the maqashid syari'ah index is a measure of the performance of the shari'ah banking system in identifying its Islamic elements. The element is a portion of the product based on the outcome, the portion, and other ratios. [11] Noor revealed in his research that the assessment of the performance of the shari'ah is divided into three major sections, namely the first purpose of education seen from the aspects of research, training, and publicity. Both objectives of justice can be seen from the aspects of fair return and non-interest income. The three welfare goals are seen from the bank's profit ratio, income transfer, and investment ratio to the real sector. [12] Rohman stated that the theory relating to maqasid Asy Syathibi is divided into two parts, namely, the meaning of the Qur'an and the significance of mukallaf. [13] Nihal stated that the priest Asy Syathibi has revealed the purpose of the syari'ah and its function for the human being; this is stated in the Book of the Muwafaqat: "In fact, the syari'ah is set for the establishment of the goods of mankind in the world and

the Hereafter. [14] Nabila stated that Maqashid Priest Asy Syathibi has some thoughts about fiscal policy, which covers three aspects: state spending, taxes, and household expenses. Asy syathibi divides maqashid into four kinds: first qasdu al syari'fi wadh' al syari'ah; two qasdu al syari'fi wadh'I al syari'ah li al ifham; three qasdu al syari'ah fi wadh'i al syari'ah li al taklif bi muhtadhaha; and four qasdu al syari'fi dukhul al mukallaf tahta ahkam al syari'ah.

1. Syari'ah Enterprise Theory

[15] Zatadini The fact reveals that maqashid al syariah is directly mentioned in the Qur'an and the Sunnah, all of which speak about the urgency of fulfilling the mercy of all human beings and saving them from danger. [16] Solihin stated that the theory used in his research on maqashid syari'ah and maqashid syari'ah index also uses the syari'ah enterprise theory, which is a theory that explains the values of justice, truth, honesty, and accountability to God. The Enterprise Theory explains that the highest stakeholder is God, and man, as a caliph or representative of God on earth, has the authority to share the well-being of all stakeholders. It is forbidden for a man to accumulate wealth for himself because, in fact, some of his wealth belongs to himself. Wealth or property, in principle, is a pledge and has an obligation to spend some of its wealth in the way of Allah S.W.T. [17] Setyobono stated that the banking of the Shari'ah has a proper purpose and is in line with the principles of Islam, that is, according to the Quran and Hadith. [18] Manan, an explanation of the concept of Sharia, means the way to the place of irrigation or where rivers flow. The word "shari'a" appears in some verses of the Quran, which contain the meaning of a clear path to victory.

2. Syari'ah Loan Savings and Financing Cooperation

[19] Soemitra explained that a financial institution is any company whose business activities relate to the financial field. The business activities of institutions can include fundraising by offering various schemes, channeling funds simultaneously, the activities of financial institutions allocated to corporate investments, activities of consumption, and activities of distribution of goods and services. One of the financial institutions easily accessible by UMKM perpetrators is a cooperative for saving loans and financing shari'ah (KSPPS). Ministry of Cooperation and Small and Medium Enterprises Regulation No. 15/Per/M.KUKM/IX/2015, Section 1, explains that a cooperation is an entrepreneurial entity consisting of individuals or bodies of the cooperation by establishing its activities on the basis of the principle of cooperation and as an economic movement of the people based on family. [20] Ayudha explains that cooperation is any form of work done jointly by a group of people who voluntarily unite to achieve a common goal in the endeavor of economic improvement through a democratically managed organization.

3. Framework of Thought

This research is based on the theoretical foundation that has been submitted, namely to measure the operational performance of microfinance institutions, namely the Sharing Loan and Sharia Financing Co-operation, on the basis of the concept of Maqashid Syari'ah Index put forward by Imam Asy Syathibi. [21] Solihin stated that Asy Syathibi explains in more detail that the primary purpose of the shari'ah is the realization of human wealth measured by the fulfillment of human needs in the good world of the maupe in the Hereafter. Maqashid Syari'ah Index Asy Syathibi relates to the discussion of Maqashid Syarii'ah financial institutions, which, besides keeping and carrying out maqashid syari'ah that dharuriyat, also must include Qasdhu Al Syari 'with the criteria and measurements specified in its index. Asy syathibi, four qasdshu al syari, such are:

5.1. Qasdhu Al Syari'fi wad'I al syari'ah for measuring the operational performance of the loan-saving cooperative and the financing of the Shariah that meets the criteria of al daruriyyah in the care of reason, religion, property, and descendants, Used sizes:

5.1.1. Educational purposes

5.1.2. Creating justice

5.1.3. Creating a public interest

This criterion will then be used to measure operational performance in terms of mal, which KSPPS performs.

5.2. Qasdhu Al Syari'fi wad'I al shariah li al ilham, to measure the operational performance of loan-saving cooperatives and shari'a financing that meet the criteria of easy-to-understand as well as ummiyyah. Where the mechanism is easily implemented by members, both special members who have knowledge related to the financial institutions of the Shari'a as well as general members who are public about the financial institutions of the Shari'a. Research using this measurement can be used to measure the operational performance of KSPPS businesses.

5.3. Qasdhu Al Syari'fi wad'I al shari'ah li al taklif bi muqtadaha, to measure the operational performance of the loan-saving cooperation and the financing of the shari'a using the criteria of liability, where the measure used in this measure is the performance of KSPPS in accordance with the strength and ability of the members and can be endeavored with certainty by its members. These criteria can later be used to measure the operational performance of the KSPPS business.

5.4. Qasdhu al Shari'fi dukhul al mukallaf tahta ahkam al Shari'ah, to measure the operational kinrja of the loan-keeping cooperation and the financing of the shari'ah according to the criteria submitted under the law of shara', with the size being:

5.4.1. Batil (follow the lusts)

5.4.2. Hina (follow the lusts)

Through these measurements, researchers can measure the operational performance of the business and operational results of the KSPPS, in accordance with the wisdom values aimed at by the shari'a.

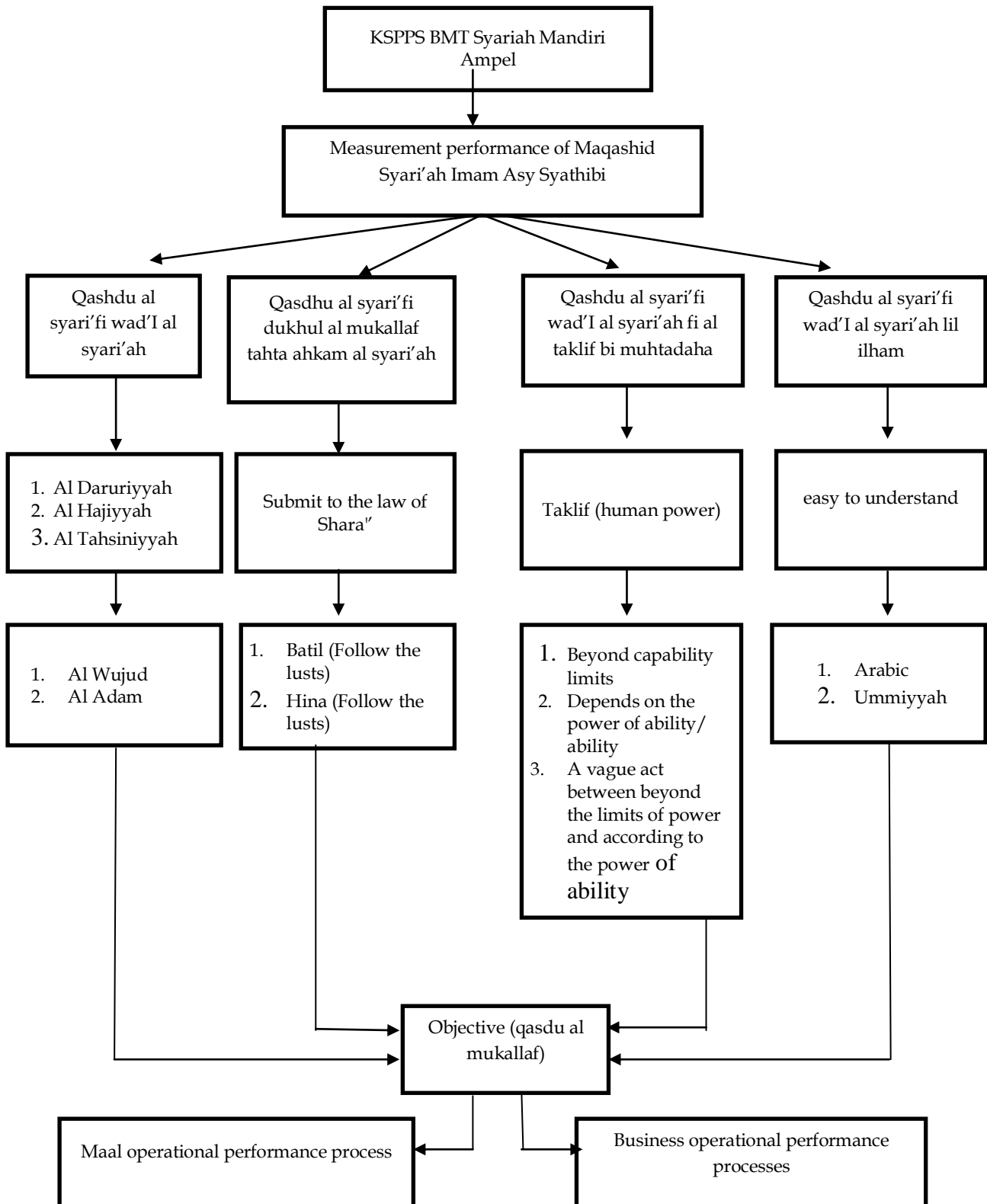


Figure 2.1
Framework of Thought

III. RESEARCH METHODE

1. Research Type

[22] Sugiono explains that the type of research is divided into several types according to its location, divided into field research and library research. This research uses the type of field research where the data is subsequently obtained directly from its source, i.e., loan savings cooperation and financing of the BMT Syari'ah Mandiri Ampel. This research is intended to be called applied research that concerns the application of theory to solve a particular problem, which falls into the category of evaluation research, where this research will evaluate operational performance in terms of business and land performance. [23] Nugrahani explains that in field research and the compilation of field notes, there is no doubt that knowledge of the research methodology is very important for researchers to supply the research with the correct procedure. [24] Kuncoro classified penetration according to its purpose, divided into:

1.1. Basic research, or pure basic research, is research that encompasses development and science. This research is indirectly aimed at solving the problem. Fundamental research is usually used to test the truth of a particular theory or to know a particular concept in depth.

1.2. Applied research is research that involves the application of theory to solve a particular problem. This applied research has three types, namely:

1.2.1. Evaluation research, that is, research that is expected to provide input or support decision-making on the relative value of two or more alternatives to action

1.2.2. Research and development, which is research aimed at developing a product so that the product produces a higher quality

1.2.3. Action research is research that is carried out to be immediately used as a basis for existing problem-solving actions.

The researchers in this research will then take the type of research of field research, where the data taken in the research is later obtained directly from its source, so that the data received is primary data, that is, the data acquired directly from the cooperation save loan and financing BMT Syari'ah self-reliant ampel. This research is aimed at the application of research aimed at solving the problem, in the category of evaluation research, to evaluate the operational performance of business and maal on the cooperation saving loan and funding of BMT syari'ah mandiri ampel, using the approach of maqashid syari'ah index by Imam Asy Syathibi.

2. Data collection techniques

[25] Sekaran explains that the data source can be obtained from either a primary or a secondary source. Primary data sources are data sources that refer to information obtained directly from first-hand researchers. Secondary data sources are those that refer to information collected from existing sources. This research will collect primary data taken directly from loan-saving cooperatives and Sharia financing. [26] Nugrahani explains that qualitative research involves obtaining data, generally through observation, interviews, and documentation. Observation focuses on three main components: space, perpetrator, and activity. During the course of this research, the researchers will use the following data collection techniques:

2.1 Observation, starting with identifying the place to be investigated, who is to be observed, when, and where The researchers position themselves as human instruments that spend a lot of time in the field. [27] Sekaran states that the type of observation is grouped into four main dimensions, namely:

2.1.1. Controlled observation studies versus uncontrolled This controlled observation occurs when a situation or condition is manipulated or planned by a researcher. This controlled observation occurs when observational research is carried out under carefully regulated conditions. Uncontrolled observation is an observation technique that does not attempt to control, manipulate, or influence situations. The events occur naturally, and

the researchers observe them without interfering with real-life situations. The researchers in this study use uncontrolled observation, so that the researchers do not attempt to control and manipulate the situation; the process of observation of the object occurs naturally and without intervention against the informant.

2.1.2. Participant observation versus non-participant Participant observation is an approach that has been widely used in case studies, ethnographic studies, and fundamental theoretical studies. Observing the periphery, researchers gather data by participating in the intrinsic everyday life of the organizations studied. Non-perceptive observation researchers were never directly involved in actors' actions but observed them from outside the visual reach of actors. The researchers in this study use peripheral observation, in which they collect data by engaging and participating directly in the daily life of the organization being studied.

2.1.3. Structured observation versus unstructured observation Structured observation is when the supervisor has a series of activities or phenomena that are planned to be studied. Structured observations are generally quantitative. Unstructured observation is when the observer does not have a clear idea and certain aspects require focus or attention. Unstructured observations are characteristic of qualitative research. Unstructured observations can eventually produce a series of tentative hypotheses that are tested in subsequent studies of a deductive nature. Researchers in this study use unstructured observations, so when performing observations, researchers do not have a clear idea of certain aspects that require attention.

2.1.4. Hidden observation versus unhidden observation Hidden observations are classified observations of members of a social group; in other words, members of the social group surveyed are not informed that they are being investigated. Hidden observations have the main advantage that research subjects are aware that they are being observed. Non-hidden observation is an unclassified observation of members of social groups; observations of a more explicit nature can change the truth of the behavior studied. The researchers in this study use hidden observations, where the informal parties to be investigated do not know each other in the research process.

The researchers in this study will later use participatory and hidden observation techniques, in which they participate to follow the day-to-day activity of the object. The researchers are actively involved in carrying out the operational activities of KSPPS with hidden observation techniques so that the researchers do not inform the object of the research, namely KSPPS and the informant interviewed, so that later the data obtained is not engineering data but data that is real in real conditions.

2.1. Interview

[28] Nugraheni stated that interviews in qualitative research are generally the primary source of data that humans provide as informants. In-depth interviews are a technique for linking information to obtain as much data as possible. Data credibility is a prerequisite for information to be used as research data, so it is necessary to verify the credibility of data in order to be held accountable and used as a point of deference for drawing conclusions. The researchers in this study use the technique of data acquisition through in-depth interviews with the group or focus group; the object to be studied is the informant directly related to the loan savings cooperation and financing of BMT Syari'ah Mandiri Ampel. The informants are taken from various sections directly related to the management of the cooperative, including managers, managers, and managers. Data collection techniques that researchers use include approaches to informants, data collection in the field by focusing attention on observation activities continuously to observe cooperative activities, and borrowing and financing of the BMT Syari'ah Mandiri Ampel.

3. Triangulation

Triangulation in research is used as a test of data credibility. Transcription can also be understood as the process of verifying data from different sources at different times. This research involves testing data using source triangulation. Source triangulation, used to test the credibility of data by checking data obtained from several sources. The data that has been obtained is then analyzed, resulting in a conclusion, and then requested for an agreement with another source. The triangulation of this research was done by digging up data sources from various parts that are directly involved with the cooperative activities of saving loans and financing the BMT Syari'ah Mandiri Ampel. The parties directly involved are the managers and supervisors of the cooperative.

4. Research Object

[29] Sugiono states that qualitative research does not use population terms but uses social situations. A social situation consists of three elements: places, perpetrators, and activities that interact synergistically. Data sources are determined based on the person interviewed who did so purposefully, i.e., on the basis of certain considerations and purposes, including people who are already familiar with the object of research. The researchers in this study used purposive sampling techniques by interviewing people who were thought to know the most about what was expected in the study. The person who is directly involved with the management and operational cooperative borrowing and financing of Shari'ah BMT Syari'ah Mandiri Ampel. The researchers conducted interviews with the informants in the cooperation for borrowing and financing of Shari'ah at BMT Syari'ah Mandiri Ampel, which included managers and staff, managers, and supervisors who were directly involved in the implementation of cooperative activities.

5. Informants

The researchers in this study took as many as seven informants from various sections related to implementation and cooperative activity.

- 5.1. Manager. The administrator is the part that directly manages the entire operations of the Syari'ah Banking and Borrowing Corporation (BMT Syari'ah Mandiri Ampel). The managers are responsible for the overall management of funds, including maintaining liquidity, keeping NPF (Non Performing Financing), developing networks, and providing education to prospective members about The managers are responsible for the overall management of funds, including maintaining liquidity, keeping NPF (Non Performing Financing), developing networks, and providing education to prospective members about shari'ah. Managers also carry out comprehensive recording and administration in cooperative activities. This research will later take three informants from the managerial section, which includes managers, marketing, and administrators.
- 5.2. The manager is responsible for carrying out comprehensive management in connection with the adoption of policies mandated by the members of the cooperative. The manager has the obligation to report on the activities and developments in the performance of the cooperative at the time of the annual meeting of the members (RAT). Managers are elected and appointed through the Annual Meeting of Members (RAT). This research will then take three informants from the management department to get the data. The informants to be taken include the Chief of Directors, the secretary, and the treasurer.
- 5.3. The Board of Supervisors The Board of Supervisors has the duty and function of overseeing the performance and operational implementation of the cooperative. The Shari'ah borrowing and financing cooperation of the Board of Supervisors is divided into two sections, namely the Management Supervisory Board and the Surveillance Board of the Shari'ah. The Supervisory Board of Management has the functions and duties of overseeing management-related operational performance, controlling the policies taken by management, carrying out measurements of the cooperative health level, and providing input on management issues, subsequently reporting annually at the Annual Meeting of Members. The Board of Supervisors of the Shari'ah has the duty and function to keep the Shari'ah as long as the cooperation is running and operational. The supervisory council of the Shari'a has the task of controlling cooperation in accordance with the principles of the Shari'a that are in force and have been adopted by the Indonesian Parliament. The Board of Supervisors also carries out assessments and evaluations of the operational cooperation based on the Shari'a. The Shari'ah Supervisory Board is obliged to report on the performance of the cooperative shari'a at the Annual Meeting of Members.

6. Data Analysis Techniques

[30] Nugraheni states that data analysis techniques in qualitative research have two properties, namely process analysis and model analysis:

6.1. Process Analysis The process of analysis in qualitative search encompasses four properties:

- 6.1.1. Inductive analysis This analysis begins with the collection of data, and then the data collected in the research is analyzed inductively, which is an analysis that is not intended to prove the truth of a hypothesis. The analysis is based on information obtained in the field: to get to the findings, one can draw theoretical conclusions that are based on patterns in the real world.

- 6.1.2. Field analysis. Field analysis is carried out in conjunction with the data collection process. Researchers, at the time of collecting data, begin the process of analysis by compiling research reflections that form the framework of their thinking and ideas towards the data found. The reflection is done to consolidate the data.
- 6.1.3. Interactive process This interactive process is done in such a way that the data obtained is continuously compared with other data. The process is carried out between components: in the form of a cycle, the researcher moves between three components, namely data provision, reduction, and verification.
- 6.1.4. Cycle process This cycle process is done in such a way that each conclusion drawn is consolidated with a continuous data collection process. Researchers at the verification stage need to perform a review of all research evidence when any data is deemed insufficient for the basis of the conclusion and triangulation before reaching the final conclusion stage.
- 6.2. Model Analysis The analysis model in this qualitative research is interactive analysis. Interactive analysis consists of data reduction, measurement, and conclusion withdrawal or verification. The component is performed while the data collection is still ongoing, and its activity is in an interactive form in the cycle process. This research uses a qualitative method of positivism by using case studies on borrowing, savings, cooperation, and financing of the BMT Syari'ah Mandiri Ampel. The survey strategy uses field research, and the analysis process uses field analysis. Data analysis techniques start with data collection through interviews, observations, and support reports, after which data from interviews with informants obtained by researchers is processed using encoding techniques by searching for keywords to draw conclusions.
- 6.3. Strategic grounded theory This strategy aims to formulate and develop the theory based on data inductively. The sampling technique in this study is open and refers to an attempt to present variations and various relationship characteristics. The data analysis done in this grounded theory is called coding. Coding is done by means of labeling, sorting, recording, and presentation. Labeling refers to assigning concepts to events or phenomena that are targeted for analysis. Classification refers to the comparison of the characteristics of one unit or label with those of another unit or label to determine the classification based on the characteristics of the combination and its sequence. The recording is a product of coding and writing that is open as a material for reflection and abstraction. The presenter refers to the abstraction characteristic of the systematic relationship. Encoding at this stage is called open encoding, as a stage that can refer to data collection and analysis activities in the field.

IV. RESEARCH AND DESCRIPTION

3.1. Research Object Description

3.1.1. Overview of Research Objects

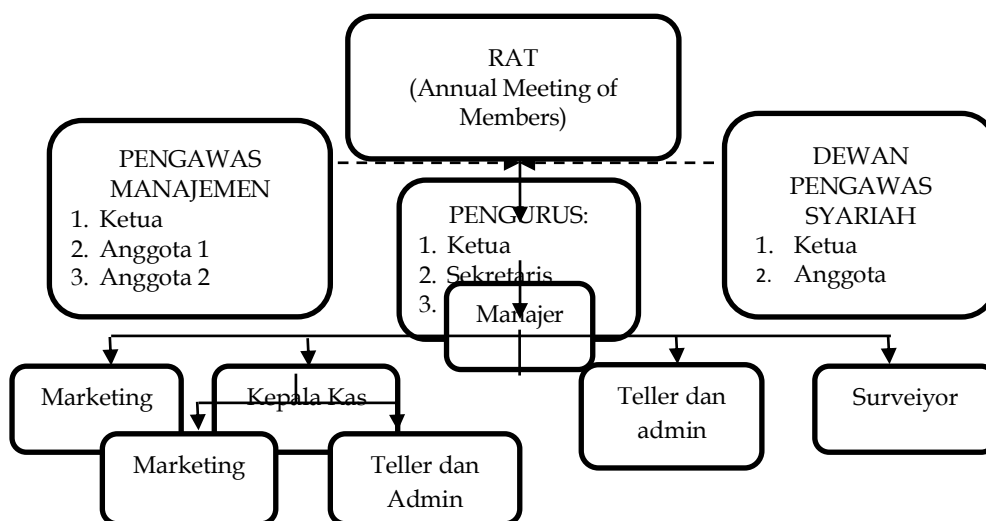
The objects of this research are the loan-keeping cooperation and financing of the BMT Syari'ah Mandiri Ampel. KSPPS BMT Syari'ah Mandiri Ampel is one of the cooperatives that carries out its activities based on the principle of syariah in the Boyolali district of Central Java province. KSPPS BMT Syariah Mandiri Ampel was founded in 2012, the beginning of which was a branch separation with BMT Syari'ah Sejahtera. KSPPS BMT Shariah Mandiri Ampel carries out the preparation of the Basic Budget carried out by the appointed managers, as well as registering with the notary to be established by a notary, becoming a financial institution under the name of Baitul maal Wa Tamwilk Shari'ah Mandiri Ampel, or abbreviated by BMT Syamil. KSPPS BMT Syari'ah Mandiri Ampel carried out the mandate of the law and regulations that regulate it, so that after the registration of notary acts, at the same time, it could compile the operational standards of procedures and management, as well as conduct the annual meeting of members. Government regulations changed around 2012, with the removal of the term Baitul Maal Wa Tamwilk (BMT) from the Syari'ah Financial Services Corporation (KJKS). The Syari'ah Financial Services Corporation was a term for a cooperation that moved with the Syari'ah system at the time. The government has recently issued regulations concerning the designation of the Syari'ah Financial Services Corporation, making the new regulations on Shari'ah financial institutions the Shari'a Loan Savings and Financing Corporation, abbreviated as KSPPS. KJKS BMT Shariah Mandiri Ampel was at the time still running the process of authorization and still using the name of Shari'a Financial Services Corporation. After the publication of a new rule using the terms of Shari'a Saving Loan and Financing Corporation in 2015, the authorization of Shari'a independent BMT Ampel had already been made and would automatically adjust with the use of new rules. KSPPS BMT Syari'ah Mandiri Ampel's license has officially been issued under legal body number No. 980/BH/XIV.5/XI/2015 under the name of KSPPS BMT Syari'ah Mandiri Ampel.

3.1.2. Vision Mission and Purpose

KSPPS BMT Syari'ah Mandiri Ampel's vision is to become a modern, self-reliant, and prosperous sharia financial institution. The mission of KSPPS BMT Shari'a Mandiri Ampel is to create an independent, modern, trustworthy, and prosperous Shari'a financial institution. Develop tough, professional, and highly competitive human resources. Improve adequate prasarana facilities to support operational KSPPS BMT Shari'ah Mandiri Ampel. (a) To improve the well-being and standard of living of members in particular and of society in general. (b) as a reservoir of economic empowerment of members, in particular, and the community in general; (c) as an economic movement of the people and participation in building the national economy in order to build a society that is advanced, fair, and prosperous based on the principles of the economic shari'ah, which is guided by Allah S.W.T. (d) As an alternative choice model of cooperation management.

3.1.3. Organizational Structure

Organizational structure is a form of relationship between parts and positions in an organization. Organizational structure explains the division of work activities and takes into account the relationship between functions and activities within certain limits. The organizational structure of KSPPS BMT Syari'ah Mandiri Ampel serves to explain the flow of authority and the communication between the levels and between the parts of KSPPS BMT Syari'ah Mandiri Ampel, which can be described as follows:



Explanation of organizational structure on KSPPS BMT Shari'ah Mandiri Ampel, can be explained as follows:

4.1.1. Rapat anggota tahunan The RAT is the highest power in the cooperative. The annual members' meeting is an annual meeting of members to discuss achieving mutual achievement and to evaluate the overall performance of the cooperative. Annual membership meetings are regulated by Act No. 25 of 1992 and Law No. 17 of 2012, which regulate the annual meetings of membership that a cooperative institution must hold to receive the results of its cooperative performance over a period of time.

4.1.2. Pengurus. The manager is the person designated to be responsible for management and development as well as policymaking in the cooperative. Managers are appointed and elected through an annual meeting of members who are entrusted to coordinate the entire section of the cooperative, including coordination with the board of supervisors and managers. The manager will be accountable for his performance and activities to the members and report periodically through the annual membership meetings.

4.1.3. Pengelola. Managers are responsible for the direct management of cooperative activities, including fund management, fund development, and periodic reporting. Managers are also tasked with developing networks for cooperatives and providing education to communities and prospective members so they can join operations to enhance common well-being.

4.1.4. Dewan Pengawas. The Board of Supervisors is the external part of the cooperative body that is tasked with overseeing, monitoring, and evaluating the overall performance of managers, which will be communicated subsequently to members through annual membership meetings. The Board of Supervisors on Shari'ah borrowing and financing cooperatives consists of two parts, namely:

4.1.4.1. The Shari'ah Supervisory Council is responsible for monitoring the operational activities of the KSPPS in order to implement Shari'a law. KSPPS BMT Syari'ah Mandiri Ampel, during the course of his operations, always pursued the principle of shari'ah. The Shari'ah Supervisory Council always monitors the implementation of the shari'ah in the KSPPS BMT Shari'ah Mandiri Ampel and reports periodically to the members at the time of the annual meeting of the members.

4.1.4.2. The Supervisory Board of Management has the task of monitoring and evaluating the operational performance of management in general. The Board of Supervisors also carried out a measurement of the health level of the KSPPS over a period of time. The Management Board reports on the results of its evaluation and supervision through annual membership meetings.

3.2. Relationship Implementation of Maqashid Syari'ah Index Asy Syathibi with KSPPS BMT Syari'ah Mandiri Ampel

This study measured the improvement of the operational performance of storage borrowing and financing of Shari'ah with the maqashid shari'ah index of Imam Asy Syathibi as the measurement of the priests of Asy. Results of the measurement using the indicator of Priest Asy Syathibi to measure the operational performance of the business and the operating performance of males Asy Syathibi issued four main measurements of the maqashid shari'ah index, namely:

3.2.1. Qasdhu Al Shari'fi wad'I al Shariah Divided into three: Al Daruriyyah, Al Hijjiyyah, and Al Tahsiniyyah. The criteria used to measure al-Dharuriyyah as a primary measure are the achievement of the objectives of individual education, the creeducationjustice, and the public interest. Al Hijjiyyah is secondary, while Al Tahsiniyyah is tertiary. This measurement will be used as a measuring tool and evaluation of the operational performance of KSPPS BMT Syari'ah Mandiri Ampel.

3.2.2. Qasdhu Al Shari'fi wad'I al shari'ah li al ilham. Asy Syatibi divided it into two important things that are discussed, namely: easy-to-understand Shari'ah and shari'ah is umiyyah. The first Shari'ah is easy to understand so that it can be understood as the shari'ah sent down in Arabic. According to the Asy Syathibi, in order to understand the Shari'ah, one needs other sciences that are close to the Arabic oral, such as ushul fiqh, mantiq, maani science, and others. The shari'a can be studied and adapted to the conditions of the society where the rules of the shari'a are enforced. Both shari'ah are umiyyah, which means to understand the Shari'ah must be based on the condition of knowledge of age in general, as the human condition of the newborn of his mother (ummi), not as the conditions of man who has understood the illumination of various disciplines of science. The scholarship must be understandable with the help of general science. This measurement will later be used to measure and evaluate the operational performance of KSPPS BMT Syari'ah Mandiri Ampel.

3.2.3. Qasdhu Al Shari'fi wad'I al shari'ah lial taklif bi muqtadaha. This indicator is used as the primary basis for measuring human power. The measure used for this criterion is the ability corresponding to the human power that can be determined. This measurement can be used as a tool to measure and evaluate the operational performance of the KSPPS BMT Syari'ah Mandiri Ampel business.

3.2.4. Qasdu Al Shari'fi dukhul al mukallaf tahta ahkam al Shari'ah. This indicator relates to mukallaf, where the purpose of shari'a requires the mukallaf to be naked and submissive to the law of shari'a. The measurement used in this mukallaf uses batil and humiliation in performing an act, which is later used to measure and evaluate the operational performance of the business and the KSPPS BMT Syari'ah Mandiri Ampel.

This research looks at the concept of Asy Syathibi in triggering the indicator to carry out the evaluation of the operational performance of KSPPS with the emergence of one goal, namely Al Mukallaf, with the aim to measure the operating performance in terms of business and maal for KSPPS BMT Syari'ah Mandiri Ampel. The researchers can summarize the criteria and indicators used to measure the performance of cooperatives, which were suggested by Priest Asy Syathibi. To facilitate its interpretation, the researchers used the following table:

Tabel. 4.1
Operational Performance Measurement Indicators by Asy Syathibi

No	Indikator	Kriteria	Ukuran	Fungsi
1	Qasdu Al Shari' fi Wad'i Al Shari'ah	Al Daruriyyah Al Hajjiyyah Al Tahsiniyyah	Achievement of the Objective of Individual Education or Knowledge Creation of justice Creation of public interest	Maal operational performance
2	Qasdu al Shari' fi Wad'i al shari'ah li al ilham	Easy-to-understand chart Shariah is ummiyyah	1. Arab language 2. Ummiyyah	Business Operational performance
3	Qasdu al Shari' fi Wad'i al Syari'ahh li al Taklif bi Muqtadaha	Taklif (human power)	Outside capacity limits In accordance with the capacity/ can be used with certainty Ambiguous acts between beyond the limits of power and in accordance with ability	Business Operational performance
4	Qasdu al Shari' fi Dukhul al Mukallaf Tahta Ahkam al Shari'ah	Submit to the law of Shara'	Batil (Follow the lusts) Hina (Follow the lusts)	Business operational performance Maal operational performance

According to Nijal (2019), Priest Asy Syathibi, in his book Al Muwafaqat, has provided a way out for the new problems facing him, among them:

- 4.2.5. In order to enforce justice, the bank must ensure fair transactions in all business activities.
- 4.2.6. Banks must ensure that all business activities are free from negative elements that can cause injustice, such as interest (including interest), fraud, corruption, and so on.
- 4.2.7. Shari'a banks must be wise in using their profits and directing their activities towards the important treasures, as well as being able to turn the wealth and the distribution of income fairly.
- 4.2.8. Shari'a Bank should be able to give priority to business activities that produce greater benefits to the community; these activities include areas related to the basic needs of the community, such as investment in critical sectors and financing of housing projects.

4.2.9. According to the Maqashid values of the Shari'ah of the second and third Priest Asy Syathibi, that it must be science and that science must be applied in the real world, then there must be the dissemination of science and skills and instilling individual values for his spiritual development. With the demicism of the Shari'ah, the bank should design educational and training programs that should be able to develop a knowledgeable and skilled labor force and have proper moral values. Shari'a banks must also provide information about their products to shareholders.

The researchers told the panel that the Maqashid Syari'ah Index indicator by the priest Asy Syathibi could later also be used to measure the operational performance of KSPPS BMT Syari'ah Mandiri Ampel. KSPPS BMT Syari'ah Mandiri Ampel is one of the institutions that moves in the field of financial services, like banks in general. (qashdu al mukallaf). Qasdhu Al Mukallaf will be the result of the conclusion of operational performance both in terms of business or, in the case of KSPPS BMT Shari'ah Mandiri Ampel.

3.3. Evaluation of Business Performance and Maal KSPPS BMT Syari'ah Mandiri Ampel based on Maqashid Syari'ah Index of Imam Asy Syathibi

The researchers in this section conducted an analysis of the implementation of KSPPS BMT Shari'ah Mandiri Ampel's performance as a profit-oriented business institution as well as as a social fund manager. The researchers used maqashid syari'ah index Asy Syathibi as the standard for its size, which can be divided into:

3.3.1. Qasdhu Al Shari'fi wad'I al shari'ah with the criteria that have been determined among them Al dharuriyyah, Al hijiyyah, and al tahsiniyah, Indicators used in the:

3.3.1.1. Al Dharuriyyah is an essential asset: this problem, if not awakened, will cause disharmony and heavy destruction of the world and the Hereafter. This Maqashid al- Dharuriyyah consists of five things, namely:

3.3.1.1.1. The observance of religion (al-din) is an activity that can realize and maintain religion, such as prayer, zakat, jihat, and punishment for the murderer. Implementation of cooperation can be used to evaluate operational performance maal.

3.3.1.1.2. Al-nafs is an activity such as eating, drinking, qishash and diyat. KSPPS, in carrying out its operations, need to pay attention to the care of the soul through the business that corresponds to the shari'a, the shari'ah law, the legal acts. The activities carried out can be used as a means of livelihood for the members, who hope for the happiness of both the world and the Hereafter.

3.3.1.1.3. The implementation of the KSPPS can be used as a tool to measure the operational performance of males. In manging its activities, The KSPPS needs to pay attention to the aspects of the care of the offspring, so that the results obtained are truly halal and toyyib. KSPPS can implement it through the protection of orphans and dhuafa, providing scholarships for the orphans who perform to be able to carry out learning and teaching activities for the next generation.

3.3.1.1.4. Keeping the wealth (al-maal) is the activity of keeping the treasure through the sale, seeking rizki, interest, cutting the hands of thieves. Implementation of these indicators can be used to measure business operational performance. KSPPS was built and formed with the primary purpose of establishing a financial institution that is expected to preserve the property as well as build trust in the management of the property. The treasure that is guarded here is the treasure of the members of the cooperative.

3.3.1.1.5. Keeping mind (al-aql) is an activity to keep mind, like eating and seeking knowledge, keeping from drinking khamr that can corrupt mind. Implementation for the KSPPS can be done through education and skills development for members, managers, and administrators. KSPPS is expected to be involved in the development of its human resources. KSPPS BMT Shari'ah Mandiri Ampel can keep this in mind through the training of managers, management training, supervisory board training, staff development training, and following the test of competence for the manager, manager, and supervisor council.

4.3.1.2. Al Hijiyyah is a necessity for mankind in order to live in peace and avoid misery. The implementation of the KSPPS on Al Hijiyyah can be used as an evaluation in terms of increased revenue through efficiency, effectiveness of NPF (Non Performing Financing) management, efficiency of financing, and enabling expansion by opening a service cash office or a new branch office. This strategy is expected to increase the income and well-being of its members, and stakeholders.

4.3.1.3. Al Tahsiniyyah is the best thing to do in order to perfect human well-being. When it is not awakeend, human life becomes imperfect, even if it does not cause such misery as closing the auras and sanctifying. Implementation of Al Tahsiniyyah at KSPPS BMT Syari'ah Mandiri Ampel can be seen in the management of zakat, infaq and sedekah. KSPPS BMT Syari'ah Mandiri Ampel, besides being a business institution, is also expected to manage its social funds well and be trustworthy. Social funds managed by KSPPS BMT Syari'ah Mandiri Ampel can sourced from the members' zakat and infaq. Zakat is usually managed from the zakat maal or income of members obtained

from the results of the fund placement either through deposits, futures savings, or savings of depositaries, or it can come from members of the financing that have an advantage of the dividend because it cannot be exchanged in the form of an unpaid, because of its small value.

Researchers, after conducting data processing, can take keywords from the informants, among them those that relate to the educational purposes of individuals. KSPPS BMT Syari'ah Mandiri Ampel provides facilities to the public in general related to the submission of funds for educational needs from various parts without exception, whether it is used for education and development of managers, administrators, and supervisory councils. The will be given assistance to the capabilities of KSPPS BMT Syari'ah Mandiri Ampel. KSPPS BMT Syari'ah Mandiri Ampel has also proposed a budget for the cost of education, its allocation through development funds and social funds.

3.3.2. Qasdhu Al Shari'fi wad'I al shari'ah li al ilham, with the criteria that are used, is easy to understand and enjoy Ummiyah. This criterion is used to measure easy-to-understand and umiyyah syari'ah. The equation used to measure this index is one of them:

4.3.2.1. The operational performance of KSPPS BMT Syari'ah Mandiri Ampel in carrying out its activities and its operational performances is easy to understand, using references to Al Qur'an and Hadist, so that the Shari'ah is carried out using terms in accordance with the law that regulates it, using Arabic terms, such as the execution of akad and recording akad, by giving explanation to the public in general before the academic contract is made.

4.3.2.2. The second measurement related to Qasdhu Al Syari'fi wad'I al shari'ah li al ilham is the implementation of activities that are of umiyyah nature. Umiyyah here means that the Syari'ah system is always socialized and informed with language that has been adapted to each and every explanation in a comfortable condition so that it is easily digested and understood by the general public. A civic society that doesn't have science or science of Shari'at.

The results of the research showed that KSPPS BMT Syari'ah Mandiri Ampel based on information from the informants, implementation of the Syari'ah in KSPPS BMT syari'ah Mandiri Ampel carried out with attention to the principle of caution with reference to the Qur'an and Hadist, the administrator always perform co-ordination with the supervisory council of the shari'ah when finding transactions that have not been explained in the rules and laws. In addition to the financial transaction, there is also non-financial accuracy that must be adjusted to the rules of the Shari'a in force. KSPPS Syari'ah Mandiri Ampel is carried out through socialization and education of the community through dialogue and discussion with the members or existing members who are active, using the language and situations that can be felt to make the public feel comfortable about the Shari'ah. The researchers are convinced that the statement of informant two can take the keyword that implementation of KSPPS Syari'ah mandiri ampel is already in accordance with the operational standard of the procedure that corresponds to law umbrella, namely the Law of the Cooperation that regulates the execution of the entity of Syari'ah, among which is to read the bargain before the performance of the contract, and the mechanism must present both parties that will execute the contract. KSPPS BMT Syari'ah Mandiri Ampel has also implemented the accounting recording and preparation of financial reports with the system of the syari'ah, through the rules that apply to the principle of the shari'ah and the PSAK of the entities of the KSPPS. BMT Syari'ah Mandiri Ampel has also implemented the accounting recording and preparation of financial reports with the system of the syari'ah, through the rules that apply to the principles of the shari'ah and the PSAK of the entities of the shari'ah. The administrator has already conducted socialization of the sharia system through discussions and interviews, as well as giving an explanation to members who are still public that KSPPS BMT Syari'ah Mandiri Ampel is carrying out its operational activities, starting with taking decisions and collecting and channeling funds, considering the principles of shari'a and caution. KSPPS BMT Syari'ah Mandiri Ampel, in keeping the principles through consultation and communication with the council of overseers sayri'ah, must see the development of the regulations of national overseer owners and regulations that governments regulate. KSPPS BMT Syari'ah Mandiri Ampel also carried out the storage of documents per member, so in implementing the distribution of financing, the progress from the chronology to the completion of the data is complete. Further criteria concerning the performance of operations of KSPPS BMT Syari'ah Mandiri Ampel both in terms of financial and non-financial are that the administrator has given explanations and education to members and candidate members and has implemented them using a personal approach. Implementation of qasdhu al syari'fi wad'I al syariah li al ilham has gone well and is in accordance with the shari'at. KSPPS BMT Syari'ah Mandiri Ampel in conducting double recording partners to provide application technology services either in recording financial reports or non-financial reports, whose bosses developed to open a new branch, may through the opening of a cash office or new branch office, with the support of information technology, be easier to monitor daily transactions either between branch offices, cashiers, or its head office in real time.

- 3.3.3. Qasdhu Al Shari'fi wad'I al Shari'ah li al ilham bi muqtadaha, with the criteria used to measure this being (daya manusia). The measurement used in it is that the activity performed must be consistent with human abilities, so that it can be pursued with certainty, or between these two measurement indicators, so it may be sought but can also face failure. Researchers, based on the description of the informants obtained, can take the keywords of implementation of Qasdu al Shari'fi wad'I al syari'ah li al ilham bi muhtadaha, where the word here is expressed in running the operational performance of KSPPS BMT Syari'ah Mandiri Ampel according to the power of human capabilities. The manager has already made an effort according to his ability to solve the problem when running his operational performance. Managers efforts to improve their opinion can be done by maximizing third-party funds as well as managing non-performing financing (NPF). The manager uses a family-based and personal approach to dealing with financing problems. Members who have problems in the NPF leveling category are given solutions to make improvements according to their abilities, as well as the ability to complete the splits according to ability. The manager in completing his job according to his job description and his abilities, so that the manager does not undergo heavy psychological stress in finishing his job. The researchers, after taking the keyword from the informants, concluded that the managers efforts in developing the efforts of KSPPS BMT Syari'ah Mandiri Ampel were carried out in accordance with the capabilities of the human power possessed, according to the criteria established in the Maqashid Syari'ah Index imam Asy Syathibi related Qasdu al Shari'fi wad'I al syari'ah li al ilham bi muqtadaha.
- 3.3.4. This criterion is used to measure the operational performance of KSPPS BMT Syari'ah Mandiri Ampel operational business and operational maal. The criteria of qasdu al Shari'fi wad' I al mukallaf tahta ahkam al Shari'ah can be used for the measurement of operational performances, the standard used among them is subdud under the syari'ah law for measuring them using batil and hina. The batil used to measure here is the implementation of performance using batil (following the lusts) and hina (following the lusts). Researchers, based on the results of data processing, can take the keyword that the handling of financing is problematic, carried out in accordance with the applicable law, both the SOP applicable, the law applicable in Indonesia, and the law of the shari'a. KSPPS BMT Syari'ah Mandiri Ampel, in addition to being measured in terms of business operational performance, also measures operational performance maal with the criteria qasdhu al Shari'fi wad'i al mukallaf tahta ahkam al Shari'ah. The size used in measuring it is batil (following the lusts) and hina (following the lusts). Researchers, based on the data obtained and the coding performed, received results that KSPPS BMT Syari'ah Mandiri Ampel, in carrying out the social fund management activity as an institution, may have carried out the principle of caution through other income that is not halal and classified themselves accordingly. KSPPS BMT Syari'ah Mandiri Ampel has already made an effort to minimize the unsuccessful results. The social fund is allocated in accordance with its provisions. During this time, the KSPPS BMT Syari'ah Mandiri Ampel is special for the management of maal and partners who are professionals in managing maal.

V. CONCLUSION

Researchers, after conducting data processes and discussions in measuring the operational performance of KSPPS BMT Syari'ah Mandiri Ampel both from the business performance side as well as the operating performance of maal, using the Maqashid Syari'ah Index promoted by Priest Asy Syathibi, can draw the conclusion that operational performances of maal KSPPS BMT Syari'ah Mandiri Ampel seen from the indicators qasdhu Al Shari'fi wad'I al Shari'ah with the measurement of al dharuriyyah, al hajjiyah, and al tahiniyah have been implemented through the provision of facilities for the community in general, members, managers, directors, and supervisory councils in developing education and skills. The business operational performance of the Qasdhu al syari'fi wad'I al shari'ah li al ilham indicator was inspired by KSPPS BMT Syari'ah Mandiri Ampel's implementation, which, in explaining the system and the performance performed by the administrator, has already provided easy-to-understand information related to the trusted management of funds. This management is done in a transparent manner and socialized thoroughly with the general public. KSPPS BMT Syari'ah Mandiri Ampel's operational performance has been in accordance with the makashid syar'ah of Priest Asy Syathibi, where the operational implementation is carried out according to the ability of both managers and members, with one of them demonstrated through the management of NPF (Non-Performing Financing) by the manager, the payment of dividends by members of the financing, and management in an effort to develop the business of members of the financing. KSPPS BMT Syari'ah Mandiri Ampel from qasdu al Shari'fi wad' I al Shari'ah tahta ahkamthat implementation of business operational performance and operational performances maal, with subjection to the law of syara' and according to syari'at, where settlement of financing is problematic, and NPF (Non-Performing Financing) through personal and family approach, without having to use violence, intimidation, and other means. KSPPS BMT Syari'ah Mandiri Ampel in managing funds entrusted by members can be implemented in

accordance with the directions of the Shari'ah, as well as implementing non-halal income management carefully, with reference to applicable law.

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