

PERFORMANCE ANALYSIS OF ISLAMIC RURAL BANK AL SALAAM DEPOK CITY: MASLAHAH PERFORMA APPROACH

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Abstract

This research describes the analysis of performance measurement in Islamic Rural Bank Al Salaam based on orientation to benefit all stakeholders and shareholders. This study specifically measures aspects of the methodology for implementing performance measurement that are still limited. Therefore, Maslahah Performa is used to recalculate performance measurement in Islamic Rural Bank Al Salaam. The study aims to measure performance of Islamic rural bank al salaam with two sides of analysis, which are process performance and result performance. The methodology used in this study is qualitative research methods with case study design. The results of the Islamic Rural Bank Al Salaam process performance was 0.950. It shows that the company is very good at preparing the company's running process. The Islamic Rural Bank Al Salaam performance result is 0.678. This provides quite good benefits for stakeholders. These results are not perfect because several strategic targets have not been fully achieved. The company is supposed to give more maslahah in the target which are not fully covered. The research findings indicate that six benefit orientations exist in Islamic Rural Bank Al Salaam. These orientations include worship, internal processes, talents, learning, customers, and property.

Keywords: *Islamic Rural Bank, Maslahah Performa, Performance Analysis*

Introduction

The Islamic rural bank is an Islamic bank, which finances Small and Medium Enterprises (SMEs) in Indonesia (Fakhrunnas, 2020). Islamic Rural Bank does not provide services in payment traffic, but contributes to the growth of other Indonesian banking sectors (Boachie, 2018). Islamic Rural Bank also supports real industrial growth (Pratiwi A. , 2015). Islamic rural bank encourages increased allocation of productive financing for MSMEs and expands networks to various regions, this makes Indonesian banking encouraged and increases national economic growth (Setiawan et al., 2023)

Islamic Rural Banks in Indonesia have developed rapidly and reached the lower levels of society (Fakhrunnas, 2020). During the Covid-19 pandemic, Islamic Rural Banks performance was also impacted by the pandemic but was still able to survive and improve afterwards (Lubis, Anjani, & Nursyamsiah, 2023). The islamic rural bank industry continues to survive despite being hit by the pandemic (Risfandy & Pratiwi, 2022).

As an institution that focuses on community development, Islamic Rural Bank is required to act professionally in its activities, because it involves managing community assets (Pratiwi, Fadli, & Setyowati, 2023). Islamic Rural Banks in Indonesia have potential to be developed. They can provide sustainable services, products and the ability to serve their customers (Rusydia, 2023)

Rural Banks have not implemented full benefits in their operational activities, due to the problem of unprofessional human resources, capital, low levels of trust from the community, and limited infrastructure (Shabri & Amalia, 2022). On the other hand, there is still a lack of performance measurement studies which is making Islamic Rural Bank not optimal in preparing problem management and human resources (Amrizal & Salim, 2022).

Achmad Firdaus introduced a performance measurement tool called Maslahah Performa (MaP) (Firdaus, 2017). MaP focuses on two sectors in the organization, namely planning and results (Firdaus, 2021). MaP has the advantage of being used as a superior and comprehensive performance measurement for financial institutions (Firdaus, 2022). This calculation is more comprehensive to overcome the Islamic Rural Bank's problem (Sah, Firdaus, & Yasid, 2021).

Literature Review

Performance management is a combination of the words management and performance (Denisi & Murphy, 2017). Management is a process consisting of planning, organizing, implementing and controlling actions to set and achieve goals using human and other resources (Terry & Rue, 2019). Performance is what people have done, the actions they have taken that contribute to organizational goals (Campbell & Wiernik, 2015).

Achmad Firdaus created the concept of Performance Problems (MaP) to measure organizational performance (Firdaus, 2017). MaP focuses on two sectors in the organization, namely planning and results; the planning site will be calculated by 8 orientations from The Plan-Do-Check-Action (PDCA) cycle (Isniah, Purba, & Debora, 2020). While the other site will be calculated by six orientations : worship, internal processes, labor, learning, wealth, and customers (Firdaus, 2018).

Islamic Rural Bank or BPR Syariah is a formal Medium Financial Institution that is always committed to providing access to capital for the micro and small sectors (Munir, 2023). Law Number 21 of 2008 concerning Sharia Banking states that Islamic Rural Banks are Islamic Banks whose activities do not provide services in payment traffic (Otoritas Jasa Keuangan (OJK), 2016). Islamic Rural Bank cannot be converted into Conventional Rural Bank (Fakhrunnas, 2020).

Research Methodology

This study is classified as qualitative research with a case study design (Priya, 2021). This study was carried out at the sample location or field research (Ebneyamini & Moghadam, 2018). The study took the Islamic Rural Bank Al Salaam as a sample which is located at Jl. Limo Raya RT 002 RW 04 Limo Depok.

This study targets the Sharia Supervisory Board (DPS), Director (Chairman), Division Heads, Employees and Customers. The data sampling technique uses purposive sampling (Sugiyono, 2016). The data collected by observation, interviews and documentation.

This research aims to ensure that the data collected is a description of current conditions and phenomena (Rusandi et al. 2021). The population studied consisted of all Islamic Rural Bank Al Salaam stakeholders. However, due to the author's limitations, this research only targets the Sharia Supervisory Board (DPS), Director (Chairman), Division Heads, Employees and Customers. The data sampling technique applied was purposive sampling, meaning that the data collected focuses on the quality of research-related information rather than on the quantity (Sugiyono, 2016). The data collected in this research is primary data and secondary data. Data collection techniques in this research used observation, interviews and documentation.

Operational Variable Performance measurement of benefit results is the extent of achievement (actual achievement), namely the object of performance achievement (Firdaus, 2014). Meanwhile, measuring the performance of the benefit process shows the freedom and opportunities that an organization has in realizing benefits.

Process Performance

Measuring the performance of the benefit process is carried out by looking at the implementation of each performance step of the Masalah Performa (MaP) process against the eight steps of the process performance system at Islamic Rural Bank Al Salaam. Process performance measurement can be determined using the following formula:

$$P(p) = \sum_{i=1}^{n=20} W_i \times S_i$$

$P(p)$ = MaP process performance

W_i = MaP 1st step weight

i = 1st step MaP

S_i = 1, *langkah MaP* applied 0, MaP step not applied

To get the range of $W_i \times S_i$ achievement weights for process performance, the first step is to find the achievement value (S_i) for each process performance step. The achievement value (S_i) is obtained from the weight (W_i) of each performance step multiplied (X) by the substep of each process. Then, the next step is to multiply the weight (W_i) of each process by the achievement (S_i) to get the range of achievement weights ($W_i \times S_i$).

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Table 1
 Process Performance of Masalah Performa

No	Process Name	Weight (W_i)	Number of Steps	Step Implementation (S_i)	Achievement Weight ($W_i \times S_i$)
1	Develop a strategic plan	0,050	3		
2	Identifying Foundations	0,050	1		
3	Benefit	0,050	1		
4	Establish behavior	0,050	6		
5	benefit	0,050	2		
6	Determine the work	0,050	1		

	size				
7	Enter into a performance contract	0,050	4		
8	Implementing beneficial performance	0,050	2		
Total					

Source: Firdaus, 2018. Modified based on source

Results Performance

Measuring the performance of benefit results is carried out by measuring the results of achieving Masalahah Performa (MaP) performance. Measurements are carried out by calculating the magnitude of the results of the steps taken by Islamic Rural Bank Al Salaam. Performance measurement results are calculated using the following formula:

$$P(r) = \sum_{i=1}^{n=8} W_i \times \left(\frac{A_i}{T_i} \right)$$

$P(r)$ = performance measurement results

I = 1st orientation MaP

A_i = Number of targets achieved in the 1st orientation of MaP

T_i = The number of targets assigned to the 1st orientation of the MaP

W_i = MaP i-th orientation weight

Table 2
Performance Results of Masalahah Performa

No	Orientation Benefit	Weight (Wi)	Amount Target (Ti)	Achievement Target (Ai)	Performance Results (Pr)
1	Worship Orientation	0,166			
2	Internal process orientation	0,166			
3	Talent orientation	0,166			
4	Learning orientation	0,166			
5	Customer orientation	0,166			
6	Wealth Orientation	0,166			
Total					

Source: Firdaus, 2018. Modified Based on Source

Variable Achievement Indicators

MaP process performance and outcome assessments range between 0.000 and 1.000, respectively indicating that all benefit targets were not achieved or achieved. A value of 0.000 from an organizational performance assessment indicates that the organization does not provide benefits to stakeholders, and a value of 1.000 indicates that the organization provides overall

benefits. (Firdaus, 2018). Indicators for achieving process performance and outcome performance are as follows:

- P = 0; the organization does not implement MaP
- P = 0.001 – 0.500; organization provides less benefit
- P = 0.501 – 0.999; The organization provides sufficient benefits
- P = 1; the organization implements MaP in full/maximum

Result and Discussion

Islamic Rural Bank Al Salaam Process Performance Measurement

Table 3
 Assessment of Islamic Rural Bank Al Salaam Process Performance Steps

No	MaP Steps	MaP Sub-Steps	Steps Implemented at Islamic Rural Bank Al Salaam
1	Developing Strategic Planning	Prepare a long-term company plan, mid-term company plan, Work plan and budget.	√
		Strategic target	√
		Strategic Initiatives	√
2	Identifying the foundations of benefit		√
3	Determining beneficial behavior		√
4	Determine size	A measure of benefit orientation	√
		Size Name	√
		Size Grouping	√
		Alignment	x
		Weighting	√
		Formulas	√
5	Enter into a performance contract	Determining Masalahah Performance Targets	√
		Contract Determination	√
6	Implementing beneficial performance		√
7	Carrying out monitoring	Monitor individual Masalahah performance/work functions	√
		Monitoring the Training Process	√
		Developing Online systems	√
		Monitoring the Organization's Beneficial Performance	√

8	Follow up	Doing awards	√
		Carrying out sanctions	√

Processed by the Author

From the data above, there are 19 steps that have been carried out in the performance of the Islamic Rural Bank Al Salaam process, there is 1 step that has not been carried out. With calculations from this data, the result of the Islamic Rural Bank Al Salaam process performance weight is 0.950. This score shows that Islamic Rural Bank Al Salaam implements an excellent process performance system in all MaP performance steps carried out. There is 1 sub-stage that has not been implemented. In this case, the company can further increase its ability to enhance the benefits of the processes carried out within the organization. This is necessary because in accordance with management theory, a good company is one that can apply planning principles, organizational principles, direction principles and management principles (Terry & Rue, 2019). The overall results of the process performance show that this is good capital for the Company and also provides benefits for every Company stakeholder.

Table 4
 Al Salaam BPRS Process Performance

No	Process Name	Weight (Wi)	Number of Steps	Step Implementation (Si)	Achievement Weight (Wi x Si)
1	Develop a strategic plan	0,050	3	3	0,150
2	Identifying Foundations	0,050	1	1	0,050
3	Benefit	0,050	1	1	0,050
4	Establish behavior	0,050	6	5	0,250
5	benefit	0,050	2	2	0,100
6	Determine the work size	0,050	1	1	0,050
7	Enter into a performance contract	0,050	4	4	0,200
8	Implementing beneficial performance	0,050	2	2	0,100
Total		1,000			0,950

Processed by the Author

Islamic Rural Bank Al Salaam Result Performance Measurement

1. Worship Orientation

Table 5
 Worship Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Creating a	Involvement of the	The number	Once a Year	1. Islamic financial	achieved	100%



Compliant and Consistent Company	Sharia Supervisory Board in product development and supervision	of sharia supervisory board attendance at product development discussion meetings		broadcasting & education activities		
	Preparation of standard financial reports with Statement of Financial Accounting Standards 101	financial balance reports and profit and loss statements	Once every 3 months	2. It is mandatory to perform congregational prayers at the mosque during working hours. 3. Monthly training to improve employee abilities	It happens 3 times a year, it doesn't happen once	75%
Realizing social functions	Customer and employee development	Customer Monthly Coaching	Every Month	4. Monthly zakat	achieved	100%
	Distribution of social funds (zakat)	Customer Relationship funds and also employee development	Every month for employee development and yearly for Customer relationship.		achieved	100%

Processed by the Author

The strategic goal of realizing a company that is compliant and consistent is that every year there are discussions and meetings with DPS and company management and a 100% performance assessment. Management of reports in accordance with PSAK 101 which creates financial reports with sharia financial institution standards, is carried out every quarter, up to 4 times a year, every March, June, September and December. Performance in this regard was 75% because the report for the last quarter, namely the report for October - December, had not yet been issued by the Company.

The strategic target of realizing social functions is carried out by coaching customers and employees every month, this is done routinely, both mandatory and optional coaching. All employees can take part and customers who want to take part are also allowed to take part in open coaching activities. The performance value is 100%. CSR and employee development is carried out every year for CSR and also every month for employee development. The performance value is 100% because it is carried out well and regularly.

2. Internal Process Orientation

Table 6
Internal Process Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Improving economic function	Number of representative offices	Number of offices	1	1. Create more complete digital services 2. Add branch offices in potential areas	Not yet achieved	-
	Digitalization	The platform used	4		2 digital services used	50%
Realizing justice	Profit sharing payment process	Profit sharing payment time every month	Every Month		Held every month	100%

Processed by the Author

The strategic target of improving economic functions by creating representative offices is not carried out in 2023 so that performance is not achieved. Digitalization is carried out by the Company on 1 platform, namely the website and digital documentation system, so that performance in this case is calculated as not fully carrying out digital transformation because limited capital and human resources. So the performance value is 50%. These results are taken from the 4 targeted digital platform development targets. The strategic goal is to realize justice, in every transaction Islamic Rural Bank Al Salaam is very transparent and also good at carrying out justice in both financing and savings transactions. The performance value obtained is 100%.

3. Talent Orientation Performance

Table 7
Talent Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Creating high productivity	Employee productivity	The Quality Performance Index	Achievement of targets according to the Quality	1. assignment to follow mandatory and	Achieved	100%

			Performance Index	additional training		
Creating a loyal workforce	Percentage of Employee Turnover	Number of employees leaving/total number of employees	Nothing comes out	2. create a planning program to achieve QPI 3. Joint studies and joint activities	achieved	100%

Processed by the Author

The strategic target of creating high productivity has standards that remain in accordance with the Quality Performance Index, which is achieved by carrying out every activity and target at BPR Syariah Al Salaam, the performance is 100%. Creating a loyal workforce, it was found that none of the total employees resigned from BPR Syariah Al Salaam in 2023, so the performance achieved was 100%.

4. Learning Orientation Performance

Table 8
Learning Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Building a learning culture	Education Fund for employee training	Every month is budgeted	Distributed every month	1. Additional training activities and every employee may participate	12 times	100%
Establishment of a learning-based reward system	Bonus for employees	Every monthly evaluation	Distributed every month	2. Rewards in the form of training or additional training that has an impact on work and also work career.	12 times	100%

Processed by the Author

From the results of the strategic target of building a learning culture, it was found that BPR Syariah Al Salaam has mandatory and additional programs for each employee. This training is carried out every month and will be fully implemented in 2023, so performance will be achieved at 100%. The establishment of a good system of awards and punishments for BPR Syariah Al Salam which is carried out every month has also been implemented every month so the performance results are 100%

5. Customer Orientation Performance

Table 9
Customer Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Increase customer satisfaction	Customer satisfaction index	Customer satisfaction index	100% satisfied	Islamic Rural Bank Al Salaam carries out	Not yet achieved	-
Increase the number of customers	Number of new customers	last year's number of current customers / last year's number of customers X 100%	New customers in 2023 more than in 2022	activities to listen to customers and involve customers directly/indirectly with the management only.	The number of new customers was 69 people from the previous year's 30 (220%)	100%
	Retain old customers	Closing last year's savings-closing current year's savings/closing last year's savings X 100%	Closing of savings in 2023 less than in 2022	Islamic Rural Bank Al Salaam provides a customer complaint form, which can also be done via telephone, SMS, WhatsApp and email submit a complaint.	Closing savings in 2023 as many as 6 people compared to 10 people in 2022	100%

Processed by the Author

The strategic target of increasing customer satisfaction does not have performance results because BPR Syariah Al Salaam has not carried out specific measurements related to customer satisfaction. To increase the number of customers, both new and old customers both provide 100% results because the percentage of new customers in 2023 is greater than in 2022. Meanwhile, old customers also provide 100% performance results because savings closings in 2023 are smaller than in 2022.

6. Wealth Orientation Performance

Table 10
Wealth Orientation

Strategic Goals	Size	Formula	Target	Strategic Initiatives	Performance Results	Performance Achieved
Increase the number of customers	Profitability	Earning Before Tax/Total Asset	>10%	Maintaining cost efficiency so that the next year's profit target can be achieved and exceeded, market expansion, product strengthening, product development, improving the quality of human resources, and building business networks.	0,07 %	-
Increased customer financing	Number of distributions	Number of financing distribution/targets	Funding has increased significantly one period		Financing increased	100%
Achieve property cleanliness	Amount of zakat payments	Earning Before Tax X 2,5%	Distributed 2.5%		There are no distribution reports yet	-

Processed by the Author

The strategic target of increasing the number of customers with profitability measures and the strategic target of realizing property cleanliness did not produce results. Increasing the number of customers has a percentage below the minimum standard, while there is no data on property cleanliness so it is assumed that zakat has not been paid until this report is issued in September. The strategic target of increasing financing has a value of 100% because it has increased financing compared to the previous year.

Islamic Rural Bank Al Salaam Results Performance Measurement

Overall, Islamic Rural Bank Al Salaam has a Maslahah performance of 0.678. This result is obtained from the Worship Orientation Performance which has a total of 4 performance

measures and a total of 3 performance targets achieved. Internal Process Orientation has 3 performance measures and only 1 performance target achieved. Talent orientation has 2 target measures and 2 targets achieved. Learning Orientation has 2 targets and 2 performance measures achieved. Customer orientation has a number of targets of 3 and the number of targets achieved is 2. Wealth orientation has a number of targets of 3 and the number of targets achieved is 1.

Table 11
 Islamic Rural Bank Al Salaam Results Performance

No	Orientation Benefit	Weight (Wi)	Amount Target (Ti)	Achievement Target (Ai)	Performance Results (Pr)
1	Worship Orientation	0,166	4	3	0,125
2	Internal process orientation	0,166	3	1	0,055
3	Talent orientation	0,166	2	2	0,166
4	Learning orientation	0,166	2	2	0,166
5	Customer orientation	0,166	3	2	0,111
6	Wealth Orientation	0,166	3	1	0,055
Total		1.000			0,678

Processed by the Author

The calculation above shows that Islamic Rural Bank Al Salaam in 2023 will have a performance result of 0.678. Islamic Rural Bank Al Salaam in 2023 will be able to provide sufficient benefits to all stakeholders. However, as a financial institution that carries out the mission of preaching sharia economics, Islamic Rural Bank Al Salaam should be able to achieve even greater benefits.

Analysis of the Maslahah performance of Islamic Rural Bank Al Salaam

The Islamic Rural Bank Al Salaam Process Performance obtained a result of 0.950. These results indicate that BPR Syariah Al Salaam implements a very good benefit process performance system in all the MaP performance steps taken. This is not perfect because there is one step in determining the size that must be developed so that it can be more perfect. These results are in line with research (Firdaus, 2018) that by implementing process steps known as the PDCA cycle, organizations can improve the performance of benefits. This result also provides a difference from research (Sah et al., 2021) which obtained process performance results of 0.400 which did not provide many benefits to stakeholders and also benefit results.

The Islamic Rural Bank Al Salaam Result Performance obtained a result of 0.678. It will be able to provide sufficient benefits to stakeholders. It shows that the result performance is quite good but These results are not yet perfect because several strategic targets have not been fully met, the company supposed to give more maslahah in the target which are not fully covered, such as financial reports, digitalization programs, customer satisfaction index, profitability and realizing property cleanliness. These results are not in line with research (Sah et al., 2021) which has

provided full financial reports in the reporting schedule. However, the same satisfaction index was not carried out in research (Sah et al., 2021). Overall, the performance research results from this study still have shortcomings, but most of the strategic targets have been implemented by BPR Syariah Al Salaam, this is in line with research (Oktarina, 2022), (Firdaus, 2021), Which provides sufficient beneficial results in the Worship Orientation, Internal Process, Talent, Learning, Customers and Assets for stakeholders Islamic Rural Bank Al Salaam.

The two performances analysis Islamic Rural Bank Al Salaam using masalah performa, shows that the process performance issues that have been carried out by Islamic Rural Bank Al Salaam for stakeholders are very good, the results obtained are not yet in line with the performance results because they are still not sufficient for each planning targets, but the result performance is still in the good category. These results are slightly different from the annual report issued by Islamic Rural Bank Al Salaam. These results provide a broader picture of the results that have been measured by Islamic Rural Bank Al Salaam.

Maslahah Performa is a performance measurement concept that has been researched several times on the performance of a company. With this performance measurement, it becomes an additional measurement for sharia institutions and becomes an Islamic index related to measuring the performance of an organization. Although several other methods examine organizational performance, the existence of performance problems provides a new perspective for measuring organizational performance and can be introduced more widely.

Based on the discussion of performance results and process performance above, a concrete picture of the Maslahah performance at BPRS Al Salaam can be described as in the table below:

Table 12
 Islamic Rural Bank Al Salaam Performance

	Foundations of Maslahah	Beneficial Behavior	Strategic goals	Performance Measures
Worship	<ul style="list-style-type: none"> • Aqidah • Morals • Sharia 	<ul style="list-style-type: none"> • Honest • Trustworthy • Professional • Transparent 	Creating a good company in terms of sharia and state legality	DPS involvement in product development Preparation of OJK standard financial reports
Internal Process	<ul style="list-style-type: none"> • Operational Process • Collaboration Process 	<ul style="list-style-type: none"> • Input process • output process • Value creation 	Improving economic function Realizing justice	Number of representative offices Service development Profit sharing payment process
Talent	<ul style="list-style-type: none"> • Ability • Experience 	<ul style="list-style-type: none"> • Employee skills 	Creating high productivity	Employee productivity



	<ul style="list-style-type: none"> Skills 	<ul style="list-style-type: none"> Employee development and empowerment 	Creating a loyal workforce	Outgoing employee presentation
Learning	<ul style="list-style-type: none"> Employee added value Company added value 	<ul style="list-style-type: none"> Empowerment of mind and heart Work systems and work processes 	Building a learning work culture Building a learner-based reward system	Number of activities Bonuses for employees
Customer	<ul style="list-style-type: none"> New customer Old Customers 	<ul style="list-style-type: none"> Involving customers Listening to customers 	Increase customer satisfaction Increase the number of customers	Customer satisfaction index Number of new customers Retain old customers
Treasure	<ul style="list-style-type: none"> How to get treasure How to allocate assets 	<ul style="list-style-type: none"> Transparent accountability 	Realizing profitability value Increased member financing Achieve property cleanliness	Profitability of profit Number of distributions Amount of zakat payment

Processed by the Author

The results of the Islamic Rural Bank process performance were 0.950. It shows that the company is very good at preparing the company's running process. The Islamic Rural Bank Al Salaam performance result is 0.678. This provides quite good benefits for stakeholders. These results are not perfect because several strategic targets have not been fully achieved. The company is supposed to give more maslahah in the target which are not fully covered. The two performances analysis using maslahah performa, Islamic Rural Bank Al Salaam shows that the maslahah performa process that has been carried out by Islamic Rural Bank Al Salaam for stakeholders is very good but the results obtained are not yet in line with the performance results because they are still not sufficient for each planning target, however the performance results are still in the good category. Measuring the performance of Islamic Rural Bank Al Salaam using maslahah performa is one of the new measures in the sharia index, especially in the sharia banking sector.

Measurements using the sharia index, especially masalah performa, can continue to be carried out in the latest research related to sharia financial institutions or other study more broadly.

Research Implications

Maslahah Performa is an approach used to measure the performance of business organizations based on Maslahah. This research presents empirical data that has implications for the importance of implementing performance measurement at BPR Syariah Al Salaam as a process to be sustainable. The results of this research can be used as evaluation material, input and consideration for companies/organizations to provide greater benefits to society and organizations.

Research Limitations

This Study is limited because the approach used is a rapid assessment. Furthermore, a more in-depth study is needed through other approaches or methods which cannot be carried out through this research due to limited time, energy and costs. This research is also limited by the Sharia BPR object, so that further research can be developed on a larger scale object.

Suggestion

BPR Syariah Al Salaam needs to implement a comprehensive performance measurement, because measurement is not only focused on financial aspects, but also non-financial aspects. In addition, it is recommended that BPR Syariah Al Salaam adhere more firmly to sharia principles which differentiate it from conventional financial institutions in carrying out operational processes and offering sharia products.

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