

ANALISYS OF SHARIA PRINCIPLE ADHERENCE WITH BALANCE SCORECARD METHOD IN WANOJA HIJAB SHARIA BUSINESS

Irma Kurniasih¹, Juliana Juliana² Hilda Manoarfa³ dan Ropi Marlina⁴

Universitas Pendidikan Indonesia, Indonesia¹

Universitas Pendidikan Indonesia, Indonesia²

Universitas Pendidikan Indonesia, Indonesia³

Universitas Pendidikan Indonesia, Indonesia⁴

julian@upi.edu

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ABSTRAK/ABSTRACT

This research is based on the phenomenon of sharia business development in Indonesia which is still not in accordance with sharia principles, whereas on the one hand Indonesia is a country whose population is Muslim. The purpose of this study is to describe the general work of shariah run by Wanoja Hijab and analyze the relationship of Sharia Compliance Principles implementation in sharia business Wanoja Hijab calculated using Balanced Scorecard (BSC) method. The method used in this research is descriptive quantitative. Data collection using questionnaires, interviews and documentation, while data analysis techniques using Balance Scorecard analyzed in Key Performance Index. The company that is the subject of this research is Wanoja Hijab located in Bandung City. The number of samples in this study are 42 respondents consisting of 1 company's pipeline, 7 employees and 34 customers of Wanoja Hijab. The results show that the Hijab business is a business based on syirkah or a kind of limited liability company in sharia version. All products purchased are hijab, which is clothing for adult muslimah. Wanoja Hijab serves to promote sharia principles in the overall business process, including in employing its employees. The calculation result shows that the achievement of Sharia Compliance Principle (SPA) in sharia business Wanoja Hijab calculated using Balanced Scorecard (BSC) method reached 94.35%. The highest growth rate is achieved by the Internal Process dimension with a percentage of 100%, while the percentage rate owned by the learning and development dimension of employees with a percentage of only 88.2%.

PENDAHULUAN

Businesses that are in accordance with Islamic sharia are always exemplified by the Prophet Muhammad in his day, where Islam itself proved the economic glory at the height of prosperity during the reign of the Abbasids (Juliana, Firmansyah, & Pratama, 2016). Sharia labeled businesses in Indonesia which

began around the 2000s experienced a huge growth of 2.3 trillion per year due to the strength of Muslim consumers (Adnan, 2013). Globally, 1.6 billion Muslim populations in the world have contributed greatly to consumption. This potential gets the attention of the giant non-Muslim companies in the world, namely non-Muslim Multinational Firms (MNFs) or non-Muslim multinational companies such as

Nestle, Unilever, L'Oreal, Colgate, Baskin Robin, and several large companies that are interested in investing capital in sharia companies. It is noted that 90% of MNFs have become investors in world Muslim companies in secret, for example Nestle is funding Muslim businesses in Malaysia for \$ 85 million US Dollars, of course this implies the existence of conventional funding concepts in Islamic business (Alserhan, 2010). As for Islam, it strongly opposes the element of riba through the argument that is:

الذي يقوم كما إلا يقومون لا الربا يأكلون الذين
المس من الشيطان يتخبطه

Meaning: "Those who eat (take) usury cannot stand but like the establishment of people who are possessed by devils because (pressure) is crazy." (Surat al-Baqarah: 275).

The above verse is proof that usury is very dangerous both in the world and in the hereafter. This is in line with Muhammad Yunus, according to him interest is very damaging to social conditions. At a macro level, the impact of interest is as a driver of inflation. Invalid source specified. Nowadays, people and business people are still interested in borrowing capital from conventional banks.

Without the commitment to implement the SPA, the community will lose its trust in the Islamic business. The public will give a negative view if a sharia business uses conventional capital and is not in accordance with Islamic principles. Many people give a statement that Islamic business does not have a difference with conventional business (Asiyah & Hadiwidjo, 2014), (Juliana et. al., 2017)

Building public trust in sharia business is the most fundamental thing to develop Islamic brands because a positive image will emerge if many people do not consider the same between sharia and conventional businesses. Not enough a brand is only based on sharia principles and halal products, but it is also necessary to apply the Sharia Principle Adherence starting from the input process to the sharia output process. Businesses that can last a long time require trust from the

community to obtain a large market (Asiyah & Hadiwidjo, 2014), (Juliana, 2017). Sharia Principle Adherence which prohibits maysir, gharar, usury is proposed since 1987 by classical scientist Ibn Taymiyyah in his book al-fatwa al-kubra (Asiyah & Hadiwidjo, 2014).

Furthermore, the SPA is applied in the first financial industry by the United Kingdom where the principle is applied also to the country's banking sector precisely in the Islamic Banking of Britain through products and regulations that are spared from the elements of maysir, gharar and riba (Ahmed, 2014). The SPA was then applied in the sharia business sector in several Middle Eastern countries such as the United Arab Emirates, Libya, and others around 2000. In his research, Sabina explained that through the legal channels of doing business, the Sharia Element Principle Adherence was applied very strictly based on statements " Islamic laws tend to adhere strictly to the Sharia Principle "which means that" Islamic law must comply with sharia principles". Where it applies that every international company that invests with sharia companies needs to ensure that the transaction is legally compliant with Islamic law which includes: the concept of profit sharing, fairness of cooperation, the principle of Ijarah, and the concepts of Salam and Istisna which are free from maysir, gharar, riba (Cerimagic, 2010), (Juliana et al., 2017).

KERANGKA TEORITIS DAN PENGEMBANGAN HIPOTESIS

In connection with the rampant research on Sharia Principle Adherence in several countries, the researchers are interested in researching it in Indonesia, especially for sharia convection business people in Bandung. The researchers focused on analyzing the SPA through the Balanced Scorecard (BSC) method, namely the method created by Robert Kaplan and David Norton since 1990 in measuring whether or not a balanced theory is expected with the practices implemented in a business or organization, where the method analyzes the entire

variable coverage of an organization both financial and non-financial variables (Isoraite, 2008). The BSC method focuses on critical and modern issues such as the effectiveness of measuring company performance and evaluating the success of the strategies that have been implemented. Sharia Principle Adherence can be added to the Key Performance Indicator by using an appropriate concept so that the Sharia principles and the performance of the company support each other to achieve the target (Harwati, 2017).

The modified BSC method has been used by many companies such as hotel companies that modify KPI with CSR, some banks use BSC measurements by modifying KPI with Fuzzy Multiple Criteria Decision Making (FMCDM). BSC and other methods are also combined to measure telecommunications business. The Balanced Scorecard referred to in this study is the result of modification between 2 types of indicators, namely Sharia Principle Adherence and Key Performance Index which will examine 4 variables, namely: Finance (sharia compliance in capital), Customer (sharia compliance in transactions with consumers), Internal Processes (sharia compliance in the production process) and Employee Learning and Development (sharia compliance in managing labor).

Based on field observations, researchers sought research objects in one of the syar'i clothing businesses in Bandung. The business is Wanoja Hijab, a syar'i clothing business that upholds the vision and mission "To play a role in building the ecology of the people according to muamalah sharia". To prove

Wanoja Hijab's sharia business vision and mission, researchers are interested in making the sharia business an object of research. Therefore, the researcher decided that the title of this research is Sharia Analysis Principle Adherence in the Balance Scorecard Method (Studies in Wanoja Hijab Business).

METODOLOGI PENELITIAN

The method used in this study is descriptive method with a quantitative approach. The object examined in this study is one of the sharia businesses in the city of Bandung, namely the Wanoja Hijab convection business.

Astronomically, the location of the Wanoja Hijab business company is located on Jl. Guntursari Wetan I No. 04 RT 03 RW 11, Turangga Village, Buah Batu District, Bandung City - West Java, while geographically Wanoja Hijab is located at 60 54 '27.83 "LS and 1070 37' 57.60" BT.

This study uses the balanced scorecard (BSC) method. This study aims to measure the level of sharia business compliance with sharia principles (Sharia Principle Adherence) through 4 dimensions, namely finance (sharia compliance in capital), customer (sharia compliance in transactions with consumers), internal processes (sharia compliance in the production process), and employee learning and development (sharia compliance in managing labor).

The operationalization of the variables that will be used in this study can be seen in the following table:

Tabel 1.1
Operasional Variabel

Dimensi	Indikator	Ukuran
<i>Financial</i>	Profitabiliti modal (Harwati, 2017).	Laba bersih
	Kepatuhan syariah dalam konsep modal menghindari maysir gharar, riba (Najeeb, 2014).	Survey kuesioner
	Kepatuhan syariah dalam keuangan	Penggunaan rekening bank syariah
<i>Customer</i>	Kepuasan konsumen (Harwati, 2017).	Survey kepuasan konsumen

	Kepatuhan syariah dalam bertransaksi dengan konsumen menghindari <i>maysir gharar, riba</i> (Najeeb, 2014).	Survey implementasi akad jual beli syariah
<i>Internal Process</i>	Kualitas Produk	Jumlah produk cacat
	Durasi pembuatan produk (Harwati, 2017).	Durasi pembuatan produk
	Inovasi produk (Harwati, 2017).	Jumlah produk baru
	Kepatuhan syariah dalam proses produksi menghindari <i>maysir gharar, riba</i> (Najeeb, 2014).	Jumlah produk syariah
<i>Learning and Development</i>	Pelatihan karyawan (Harwati, 2017).	Pelatihan <i>softskill</i> dan <i>hardskill</i> karyawan
	Lama kerja karyawan (Harwati, 2017).	Lama kerja karyawan
	Kepuasan karyawan (Harwati, 2017).	Index kepuasan karyawan
	Kecelakaan Karyawan (Harwati, 2017).	Jumlah kecelakaan karyawan dari tahun ke tahun selama tiga tahun
	Kepatuhan syariah dalam konsep tenaga kerja menghindari <i>maysir gharar, riba</i> (Najeeb, 2014).	Kesyariahan konsep tenaga kerja berdasarkan data kuesioner

Sumber: Analisis Peneliti, 2018

This research is a study of sharia convection business in the city of Bandung. The data used in this study is primary data. The primary data collected in this study are data obtained directly through observation, questionnaires, interviews and documentation.

The population in this study were people who were related to the business of Wanoja Hijab, among them the leadership of Wanoja Hijab, Wanoja Hijab employees and consumers of Wanoja Hijab. Furthermore in this study using saturated samples, that is the people who were taken all of the population into research samples, so the sample in this study amounted to 42 people consisting of 1 company pipeline, 7 employees and 34 Wanoja Hijab customers.

The steps taken by the researcher to analyze the Sharia Principle Adherence (SPA) level in the Wanoja Hijab sharia convection business performance are as follows:

1. Looking for sharia convection business objects to be studied.
2. Collect data through the Balanced Scorecard method.
3. Analyze data in the Balanced Scorecard.

Determine the percentage of the Sharia Principle Adhere and the percentage of performance based on the data that has been analyzed.

HASIL DAN PEMBAHASAN

Through the brand "Wanoja Hijab", this Muslim clothing company was born by raising Sundanese culture. The word "wanoja" attached to the sharia business comes from the Sundanese language which means women in fine and respectable languages. That is, through the name Wanoja Hijab, women are expected to always maintain their honor by always covering their bodies from hair to toe except face and palm tag using clothes from Wanoja Hijab.

Wanoja Hijab at the beginning of its establishment used the name "Zaora Indonesia". Zaora Indonesia was established on April 22, 2016, initiated by Asep Wahyu Shopiyudiun and his wife Maria Ulfah Fatimah. The fashion business was chosen because of its concern to see the state of women's fashion which lately has grown far from Islamic sharia and

tends to show the body with minimal clothing. For this reason, Maria Ulfah tried to spread the Muslim shari'a clothes as the Holy Qur'an had ordered Muslim women.

In August 2016, Zaora Indonesia began marketing its products independently without distributors. The products that became their mainstay at that time were Kenari Dress and Suren Khimar. Then in November 2016, Zaora Indonesia began building a marketing team with agency and reseller systems. The new products at that time were Caladi, Cendrawasih, Suren Khimar, and Pastan Za.

After a trip in 2016, Zaora Indonesia began to change into Wanoja Hijab with legalization registered at the Director General of Intellectual Property Rights (IPR) as a registered trademark precisely in July 2017. At the same time, Wanoja Hijab changed its agency system to be more structured, namely by registration online at the www.wanoja.com website through the partner registration form and make an initial shopping of five million. During 2016, Wanoja Hijab favored the

best seller product, namely Parakeet Dress, Wren, and Pastan.

To see the performance and compliance of sharia business conducted by Wanoja Hijab, measurements were taken using the balanced scorecard method. After the data obtained from the field is complete, the next step is the Balance Scorecard result calculation which consists of Finance (sharia compliance in capital), Customer (sharia compliance in transactions with consumers), Internal Processes (sharia compliance in the production process), and Employee Learning and Development (sharia compliance in managing labor). To analyze the 4 dimensions of the key performance index which consists of 14 indicators, a balance sheet is created which is the result of research calculations. Here are the results of 4-dimensional calculations using the balanced scorecard method..

Tabel 1.2
Neraca Balance Scorecard

Dimensi	Indikator	Ekspektasi	Realita	Score
Financial	<i>Return in Equity</i>	25%	40%	100%
	Penggunaan rekening bank syariah	50%	50%	100%
	Kepatuhan Syariah dalam konsep permodalan	100%	96%	96%
Customer	Survey kepuasan konsumen	90%	79,4%	88%
	Survey implementasi akad jual beli syariah	90%	86,35%	96%
Internal Proccess	Jumlah produk cacat	5%	1,1%	100%
	Durasi pembuatan produk	6.000 produk per bulan	6.000 produk per bulan	100%
	Jumlah produk baru selama 1 tahun	6.000 produk per bulan	6.000 produk per bulan	100%

Dimensi	Indikator	Ekspektasi	Realita	Score
Employee Learning and Development	Jumlah produk pakaian sesuai kategori syar'i	100%	100%	100%
	Pelatihan <i>softskill</i> dan <i>hardskill</i> karyawan	4 kali per tahun	2 kali per tahun	50%
	Lama kerja karyawan	9 jam per hari	9 jam per hari	100%
	Kepuasan Karyawan	90%	90%	100%
	Kecelakaan Karyawan	0	0	100%
Total Rata-Rata	Kepatuhan syariah dalam konsep tenaga kerja	100%	91,1%	91,1%
				1321 94,35%

Sumber: Data Hasil Penelitian

KESIMPULAN

Based on table 1.2. which explains the balanced scorecard balance sheet, it can be concluded that the overall dimensions get a good category, because the average value obtained by each dimension is above the 75% percentage value. First, the financial dimension which has 3 indicators has an average percentage of 98.7%. Second, the dimensions of customers who have 2 indicators have an average percentage of 92%. Third, the internal process dimension which has 4 indicators has an average percentage of 100%. Fourth, the dimension of employee learning and development which has 5 indicators has an average percentage of 88.2%.

IMPLIKASI DAN KETERBATASAN

Overall the Sharia level Principle of Adherence in the Wanoja Hijab sharia business which is calculated using the Balanced Scorecard (BSC) method reaches 94.35%, and the value is based on benchmarks based on Kaplan and Norton (1996) theory in both categories.

With this information, Wanoja Hijab needs to look back at which indicators need to be improved and which are sufficiently maintained to achieve a 100% perfect level. Evaluation of performance appraisal, of course, still needs to be reviewed, in the next period, and continuously, to measure the level of sharia compliance and see whether the target is still relevant to the developments and improvements that have been made.

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