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by Titik Inayati

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INSURING SUSTAINABLE BUSINESS STRATEGY

Faculty of Economics and Business
Dian Nuswantoro University

Hosted by



Conference Proceeding

The 1st International Conference and Call for Papers on
Insuring Sustainable Business Strategy (ISBS)

**Managing Risk for Anticipating the Era of Volatility,
Uncertainty, Complexity, and Ambiguity (VUCA)**

Semarang, Indonesia, 15th November 2018

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PROCEEDING

THE FIRST INSURING SUSTAINABLE BUSINESS STRATEGY (ISBS) 2018

Managing Risk for Anticipating The Era of Volatility, Uncertainty, Complexity and Ambiguity (VUCA)

Semarang, Indonesia

15 - 16 November 2018

Editor:

¹⁴ Prof. Hasan Fauzi, Ph.D. (Sebelas Maret University, Indonesia)

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Wikan Isthika, S.E., M.Ec., Ak., CA (Dian Nuswantoro University, Indonesia)



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Speech from the Dean Faculty of Economics and Business, Dian Nuswantoro University

¹³
Prof. Vincent Didiek Wiet Aryanto, Ph.D
Dean Faculty of Economics and Business
Dian Nuswantoro University, Semarang
Indonesia

Foreword

On behalf of the committee of ISBS 2018 (Insuring Sustainable Business Strategy) international conference at Dian Nuswantoro University in Semarang Indonesia, we would like to express our sincere gratitude to all distinguish Rector of Dian Nuswantoro University, AAMAI president, keynote speakers, all participants and presenters, committee for the contribution to succeed the conference. The first international conference of ISBS 2018 is followed by 350 participants from academicians and professionals from Indonesia, Thailand and Taiwan. This conference is in relation with eight reputable international journals from Scopus Q1 to Q3, four national accredited journals and five SINTA (Indonesian Science and Technology Index) journals. We have been notified that some conference articles have been pre-admitted on the journals.

The sustainability issue has a broad landscape and solutions are required in a variety of areas and mechanism to attain and manage it. The domains scope from environmental sustainability over organizational and business sustainability toward social sustainability. Pertaining the tools of sustainability, the scope from traditional engineering and management methodologies toward mechanism such as knowledge, learning, and creativity. The articles in this proceeding book addresses the entire sustainability problems space in a lesser and greater extent. However, though the dynamic properties come from management, technology, learning, individuals, organizations, community and society, everything is at simultaneously getting effect and cause. We put emphasis on business with the purpose to address primarily the companies and their businesses. Therefore, we entitle this international conference as “insuring sustainable business and strategy”.

Finally, we would like to deeply thank to all parties involved in this international conference such as sponsors, media, etc.

Semarang, November 8, 2018.

¹³
Prof. Vincent Didiek Wiet Aryanto, Ph.D
Dean Faculty of Economics and Business Dian Nuswantoro University Semarang Indonesia

CONFERENCE PROGRAM

Venue: International Conference and Call for Paper at. Gumaya Tower Hotel, Semarang, Indonesia

Workshop on International Publication at. Building H Floor 1st, Universitas Dian Nuswantoro Semarang, Indonesia

Day 1, 15 November 2018	
Time	Session
07.30 -08.30	Registration and Morning Coffee Break (E-Gamelan Performance)
08.30 - 09.00	Welcoming Performance of Traditional dance, National Anthem of Indonesia
09.00 – 09.20	Welcome Greetings and Opening Remark: <ul style="list-style-type: none"> • Dr. Nila Tristiarini, CSRA. (Chairman of Organizing Committee) • Dr. Hendrisman Rahim, MA, FSAI, AAIJ, AMRP, CPIE, QIP (Chairman of The Indonesian Insurance Institute -AAMAI) • Prof. Dr. Ir. Edi Noersasongko (Rector of Universitas Dian Nuswantoro)
09.20 - 09.40	Keynote Speech: Ahmad Nasrullah, S.E., MPacc (Director Of Insurance and Social Insurance Administration Organization of Health (BPJS Kesehatan) Supervisory II – Financial Services Authority (OJK)) Token of Appreciation for Keynote Speaker
09.40 – 10.00	Gita Dian Nuswa Choir Performance
10.00 - 12.00	Conference: Session 1 (Moderator: Setyo Prasiyanto Cahyono, SS., M.Pd) <ol style="list-style-type: none"> 1. Prof. Yahn-Shir Chen, Ph.D (National Yunlin University of Science & Technology Taiwan) 2. Dr. Hendrisman Rahim, MA, FSAI, AAIJ, AMRP, CPIE, QIP (Chairman of The Indonesian Insurance Institute -AAMAI) 3. I Wayan Wijana (Deputy Director of Insurance Supervision I – Financial Services Authority (OJK)) Session 2 (Moderator: Juli Ratnawati, S.E., M.Si) <ol style="list-style-type: none"> 1. Chan Lau, Ph.D (University Malaysia Serawak, Malaysia) 2. Prof. Hasan Fauzi, Ph.D, CA., CSRA. (Universitas Sebelas Maret Surakarta, Indonesia) 3. Dr. Nilmanee Sriboon (Thammasat University, Thailand)
12.00 – 12.15	Token of Appreciation for Speakers
12.15 - 13.30	Photo Session & Lunch Break
13.30 – 15.30 15.30 – 16.00 16.00 – 18.00	Academia: (Meeting Room on the 6th floor) Parallel Session 1 Afternoon Coffee Break Parallel Session 2

13.30 - 17.00	Insurance Industry: (Ballroom) Parallel Session <ol style="list-style-type: none"> Joel Richard Hogart (Reliance Capital Management) Stephen Francis Bowey (Leapfrog Investment) Dr. Robby Loho, APAI, CIIB, AAIK, QIP, ICBU, ICPU, CPIE, AMRP, FMII, ANZIF (SNR.ASSOC), CIP (Vice Chairman of The Indonesian Insurance Institute-AAMAI) Kevin Tan (The Malaysian Insurance Institute - AMII) Moderator: Drs. Arizal E.R, AAINZ, QPI, AAIK, QIP
17.00 – 18.00	Afternoon Coffee Break & Distributing Certificate
19.00 – 22.00	Gala Dinner

Gala Dinner, 15 November 2018	
19.00 - 19.30	Registration
19.00 - 19.30	Band Performance
19.30 - 19.40	Welcome greeting: Prof. Vincent Didiek Wiet Aryanto, Ph.D, MBA (Dean of Faculty of Economic and Business, Universitas Dian Nuswantoro)
19.40 – 20.00	Speech: Dr. Robby Loho, APAI, CIIB, AAIK, QIP, ICBU, ICPU, CPIE, AMRP, FMII, ANZIF (SNR.ASSOC), CIP (Vice Chairman of The Indonesian Insurance Institute – AAMAI)
20.00 – 20.15	E-Gamelan & Traditional Dance
20.15 - 20.30	Best Paper Award Announcement (3 best papers)
20.30 - 22.00	Performance/ Entertainment
22.00	Closing

Workshop on International Publication & City Tour

Building H, 1st Floor

Day 2, 16 November 2018	
Time	Session
08.00 -08.30	Registration and Morning Coffee Break
08.30 - 11.30	Workshop: How to Get Published in a Reputable Journal: Top Tips From Editors in Chief (Evan Lau, Ph.D, University Malaysia Serawak, Malaysia)
11.30 - 13.30	Lunch Break
13.30 - 15.00	City Tour : Semarang's batik (Javanese handwritten cloth) heritage (Kampung Batik Semarang)
15.00 - 16.00	Sam Po Kong Temple
16.00 - 17.00	Semarang food Shopping Centre (Bandeng Juwana) at Pamularsih Street
17.00 - 17.30	Lawang Sewu

PARALLEL SESSION 1

Session: Marketing Management and Behavior and E- Business

Date: 15 November 2018

Time: 13.30 – 14.10

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Chair: Dr. Yohan Wismantoro, MM (Universitas Dian Nuswantoro)

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Date: 15 November 2018

Time: 14.20 – 15.10

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Date: 15 November 2018

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Room: Ruby 2

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Room: Ruby 2

Chair: Vinko Satrio Pekerti, S.E., MBA (Universitas Dian Nuswantoro)

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Date: 15 November 2018

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Chair: Dr. Amron (Universitas Dian Nuswantoro)

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Date: 15 November 2018

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Chair: Dr. Sih Darmi (Universitas Dian Nuswantoro)

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**MODEL AND CHARACTERISTICS OF ISLAMIC
MICROFINANCE PERFORMANCE IN THE PERSPECTIVE OF MAQASHID
SYARIAH IN INDONESIA
(Learning From Baitul Maal Wat Tamwil (BMT) Usaha Gabungan Terpadu
Sidogiri-Indonesia)**

Titik Inayati

Wijaya Kusuma Surabaya University, titik.inayati@gmail.com, 60225, Surabaya, Indonesia.

ABSTRACT

BMT Usaha Gabungan Terpadu is characteristics are fascinating phenomena to be studied based on the function of baitul maal and baitul tamwil. BMT UGT is the only Islamic Micro Financial Institution established with a background of boarding school, thus, it has uniqueness and different characteristics compared with other BMTs. All founders, administrators and employees are the alumni of Sidogiri Islamic boarding school. The present study aims to find out and prove empirically: (1) function of BMT UGT in carrying out its function based on mudharib interpretation (2) its model and performance characteristics in carrying out its function to improve mudharib' welfare with maqashid sharia perspective. This study uses qualitative methods by emphasizing what is expressed, understood and perceived through informants' narration and interpretation. The research informant is customer receiving financing or mudharib from BMT UGT. One case study model of Yin data is used as research method. The data are analyzed by using stages according to Miles and Huberman models.

The findings of this study show that (1) Sidogiri BMT UGT was able to improve mudharib welfare in carrying out its function by fulfilling five aspects of maqashid syariah on the needs of daruriyat, hajiyyat and tahsiniyat (2) characteristics of Baitul Maal and Baitul Tamwil were applied as performance characteristics in running its function.

Keywords: *Performance, Welfare, Maqashid Syariah, Daruriyat, Hajiyyat and Tahsiniyat*

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