

ABSTRAK

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Judul : Analisis Stabilitas Bank Syariah Indonesia Pada Pendekatan Islamic Performance Indeks Dengan Moderasi Green Banking

Penelitian ini bertujuan untuk menganalisis pengaruh *Islamicity Performance Index* (IPI) terhadap stabilitas bank umum syariah di Indonesia dengan mempertimbangkan peran *Green Banking* sebagai variabel moderasi. Indikator IPI yang digunakan meliputi *Profit Sharing Ratio* (PSR), *Zakat Performance Ratio* (ZPR), *Equitable Distribution Ratio* (EDR), *Director-Employee Welfare Ratio* (DEWR), serta *Islamicity versus Non-Islamic Income Ratio* (IsIR). Penelitian dilakukan pada bank umum syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) selama periode 2021–2024. Dari 14 populasi bank, diperoleh 8 sampel dengan total 32 observasi melalui teknik *purposive sampling*. Analisis data menggunakan regresi panel dengan pendekatan *Fixed Effect Model* serta uji moderasi melalui *Moderated Regression Analysis*. Hasil penelitian menunjukkan bahwa sebagian besar indikator IPI, yakni PSR, EDR, dan DWR, tidak berpengaruh signifikan terhadap stabilitas bank syariah. Sebaliknya, ZPR dan IsIR berpengaruh signifikan, menegaskan bahwa kepatuhan zakat dan dominasi pendapatan halal berperan penting dalam menjaga stabilitas operasional bank. Hasil analisis moderasi memperlihatkan bahwa *Green Banking* tidak signifikan memoderasi sebagian besar hubungan, namun memperkuat pengaruh ZPR secara positif serta memoderasi pengaruh IsIR secara negatif. Temuan ini menegaskan bahwa integrasi prinsip keberlanjutan dengan nilai syariah memerlukan strategi yang terarah agar selaras dan tidak menimbulkan risiko terhadap stabilitas bank.

Kata Kunci: **Stabilitas Bank Syariah, Islamicity Performance Index, Green Banking, Bank Umum Syariah**

ABSTRACT

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Using the Islamic Performance Index Approach with

Green Banking as a Moderating Variable

This study aims to analyze the effect of the Islamicity Performance Index (IPI) on the stability of Islamic commercial banks in Indonesia, considering the role of Green Banking as a moderating variable. The IPI indicators employed include the Profit Sharing Ratio (PSR), Zakat Performance Ratio (ZPR), Equitable Distribution Ratio (EDR), Director-Employee Welfare Ratio (DWR), and the Islamicity versus Non-Islamic Income Ratio (IsIR). The research was conducted on Islamic commercial banks registered with the Financial Services Authority (OJK) during the 2021–2024 period. From a population of 14 banks, 8 were selected using purposive sampling, resulting in 32 observations. Data were analyzed using panel regression with the Fixed Effect Model (FEM), while moderation was tested through Moderated Regression Analysis (MRA). The findings reveal that most IPI indicators—namely PSR, EDR, and DWR—do not significantly affect bank stability. In contrast, ZPR and IsIR have significant effects, indicating that compliance with zakat obligations and the predominance of halal income play a crucial role in maintaining operational stability. Furthermore, the moderation analysis shows that Green Banking does not significantly moderate most relationships, but it strengthens the positive effect of ZPR on stability while negatively moderating the influence of IsIR. These results suggest that integrating sustainability principles with Islamic values requires well-planned strategies to ensure alignment and prevent potential risks to bank stability

Keywords: *Islamic Bank Stability, Islamicity Performance Index, Green Banking, Sharia Commercial*