ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh profitabilitas, credit risk, liquidity risk, dan efficiency risk terhadap stabilitas Bank Umum Syariah di Indonesia periode 2021–2025. Stabilitas bank dalam penelitian ini diproksikan menggunakan Z-score, sedangkan profitabilitas diukur dengan Return on Assets (ROA), credit risk diukur dengan Non-Performing Financing (NPF), liquidity risk diukur dengan Financing to Deposit Ratio (FDR), dan efficiency risk diukur dengan Biaya Operasional terhadap Pendapatan Operasional (BOPO). Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder berupa laporan keuangan Bank Umum Syariah periode 2021–2025. Sampel penelitian ditentukan menggunakan teknik purposive sampling dan diperoleh 10 Bank Umum Syariah yang memenuhi kriteria penelitian. Analisis data dilakukan menggunakan regresi data panel dengan bantuan EViews. Hasil penelitian menunjukkan bahwa profitabilitas tidak berpengaruh signifikan terhadap stabilitas Bank Umum Syariah. Credit risk yang diproksikan dengan NPF berpengaruh signifikan terhadap stabilitas bank. Liquidity risk yang diproksikan dengan FDR juga berpengaruh signifikan terhadap stabilitas bank, sedangkan efficiency risk yang diproksikan dengan BOPO tidak berpengaruh signifikan terhadap stabilitas bank. Secara simultan, profitabilitas, credit risk, liquidity risk, dan efficiency risk berpengaruh signifikan terhadap stabilitas Bank Umum Syariah. Nilai koefisien determinasi sebesar 91,9984% menunjukkan bahwa variasi stabilitas bank dapat dijelaskan oleh variabel dalam model penelitian, sedangkan sisanya dijelaskan oleh faktor lain di luar model.

Kata kunci: Profitabilitas, Credit Risk, Liquidity Risk, Efficiency Risk, Stabilitas Bank, Bank Umum Syariah.

ABSTRACT

This study aims to analyze the influence of profitability, credit risk, liquidity risk, and efficiency risk on the stability of Sharia Commercial Banks in Indonesia for the 2021–2025 period. Bank stability in this study was proxied using Z-score, while profitability was measured by Return on Assets (ROA), credit risk was measured by Non-Performing Financing (NPF), liquidity risk was measured by Financing to Deposit Ratio (FDR), and efficiency risk was measured by Operating Costs to Operating Income (BOPO). This study uses a quantitative approach with secondary data in the form of financial statements of Sharia Commercial Banks for the period 2021–2025. The research sample was determined using purposive sampling techniques and obtained 10 Sharia Commercial Banks that met the research criteria. Data analysis was carried out using panel data regression with the help of EViews. The results of the study show that profitability does not have a significant effect on the stability of Sharia Commercial Banks. Credit risk proxied with NPF has a significant effect on bank stability. Liquidity risk proxied with FDR also has a significant effect on bank stability, while efficiency risk proxied with BOPO does not have a significant effect on bank stability. Simultaneously, profitability, credit risk, liquidity risk, and efficiency risk have a significant effect on the stability of Sharia Commercial Banks. The value of the determination coefficient of 91.9984% indicates that the variation in bank stability can be explained by variables in the research model, while the rest is explained by other factors outside the model.

Keywords: *Profitability, Credit Risk, Liquidity Risk, Efficiency Risk, Bank Stability, Sharia Commercial Bank.*