

ABSTRAK

PENGARUH *ISLAMICITY PERFORMANCE INDEX* TERHADAP PROFITABILITAS PERBANKAN SYARIAH DI INDONESIA (Periode setelah Pandemi Covid-19)

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Perbankan Syariah tumbuh dari permintaan umat islam yang ingin melaksanakan kegiatan perusahaan sesuai dengan prinsip syariah. Dengan jumlah penduduk Indonesia di dominasi oleh penduduk muslim sebanyak 86,88 %, hal tersebut menjadi potensi sekaligus pangsa pasar yang sangat besar bagi perkembangan Syariah. Namun pada kenyataannya masih relatif sedikit dari masyarakat Indonesia yang menggunakan bank Syariah dan cenderung menggunakan bank konvensional. Pada tahun 2019 fenomena *Covid- 19* telah melanda dunia. Tercatat hingga tahun 2022 tingkat kematian di Indonesia adalah kedua terbesar setelah India. Hal ini mengakibatkan pertumbuhan ekonomi melambat pada kuartal kedua, neraca berjalan, modal berada di zona merah dan nilai rupiah melemah terhadap dolar AS. Bank Syariah diharapkan dapat membantu peningkatan kegiatan pembangunan ekonomi secara umum, sehingga perlu dilakukan peningkatan kinerja bank Syariah yang berkerja sesuai dengan prinsip Syariah. Dalam meningkatkan produktivitas bank Syariah bisa dilakukan dengan mempelajari tingkat profitabilitas perbankan Syariah dan mengukur tingkat kehalalan perbankan Syariah dengan menganalisis nilai *Islamicity Performance Index* dengan 5 Indikator. Adapun tujuan penelitian ini adalah untuk mengetahui pengaruh *Islamicity Performance Index* terhadap profitabilitas perbankan Syariah di Indonesia pasca *Covid- 19*. Jenis penelitian ini bersifat kuantitatif. Sampel yang digunakan sebanyak 12 Bank Syariah di Indonesia periode 2020-2022. Teknik analisis data yang digunakan adalah analisis regresi data panel yang diolah menggunakan program *Eviews 9*. Hasil penelitian ini menunjukkan bahwa indikator *Zakat Performance Ratio* berpengaruh negatif signifikan terhadap profitabilitas perbankan Syariah Indonesia, sedangkan *Profit Sharing Ratio*, *Equitable Distribution Ratio*, *Directors – Employees Welfare Ratio* dan *Islamic Income Vs Non Islamic Income* tidak berpengaruh signifikan terhadap profitabilitas perbankan Syariah Indonesia.

Kata kunci: Perbankan Syariah, *Islamicity Performance Index*, Profitabilitas

ABSTRACT

THE INFLUENCE OF ISLAMICITY PERFORMANCE INDEX ON SHARIA BANKING PROFITABILITY IN INDONESIA

(Period after the Covid- 19 Pandemic)

Sharia banking grew from the demand of Muslims who wanted to carry out company activities in accordance with sharia principles. With Indonesia's population dominated by Muslims at 86.88%, this has the potential as well as a very large market share for the development of Sharia. However, in reality there are still relatively few Indonesian people who use Sharia banks and tend to use conversional banks. In 2019 the Covid-19 phenomenon has hit the world. It is recorded that until 2022, the death rate in Indonesia is the second largest after India. This resulted in slowing economic growth in the second quarter, the current account, capital was in the red zone and the value of the rupiah weakened against the US dollar.

Sharia banks are expected to help increase economic development activities in general, so it is necessary to improve the performance of Sharia banks that work in accordance with Sharia principles. Increasing the productivity of Sharia banks can be done by studying the level of profitability of Sharia banking and measuring the level of halalness of Sharia banking by analyzing the value of the Islamicity Performance Index with 5 indicators. The aim of this research is to determine the influence of the Islamicity Performance Index on the profitability of Sharia banking in Indonesia after Covid-19. This type of research is quantitative. The sample used was 12 Sharia Banks in Indonesia for the 2020-2022 period. The data analysis technique used is panel data regression analysis which is processed using the Eviews 9 program. The results of this research show that the Zakat Performance Ratio indicator has a significant negative effect on the profitability of Indonesian Sharia banking, while the Profit Sharing Ratio, Equitable Distribution Ratio, Directors – Employees Welfare Ratio and Islamic Income Vs Non-Islamic Income do not have a significant effect on the profitability of Indonesian Sharia banking.

Keywords: Sharia Banking, Islamicity Performance Index, Profitability