

## ABSTRAK

### ANALISIS KORELASI ISLAMICITY PERFORMANCE INDEX DENGAN PROFITABILITAS SERTA STUDI KOMPARATIF PERBANKAN SYARIAH DI INDONESIA DAN MALAYSIA PERIODE 2023–2025

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Penelitian ini bertujuan untuk menganalisis hubungan *Islamicity Performance Index* (IPI) dengan profitabilitas pada perbankan syariah di Indonesia dan Malaysia periode 2023–2025. *Islamicity Performance Index* dalam penelitian ini diukur menggunakan empat indikator, yaitu *Profit Sharing Ratio* (PSR), *Zakat Performance Ratio* (ZPR), *Equitable Distribution Ratio* (EDR), dan *Islamic Income Ratio* (IIC), sedangkan profitabilitas diproksikan menggunakan *Return on Assets* (ROA). Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan tahunan dan laporan keuangan bank syariah di Indonesia dan Malaysia. Sampel penelitian terdiri dari 28 bank syariah yang dipilih menggunakan teknik *purposive sampling* dengan total 84 sampel selama periode penelitian. Teknik analisis data yang digunakan meliputi statistik deskriptif, uji normalitas, uji beda *Mann-Whitney*, dan analisis korelasi Pearson. Hasil penelitian menunjukkan bahwa seluruh variabel penelitian berdistribusi normal. Hasil uji beda menunjukkan bahwa terdapat perbedaan yang signifikan pada *Profit Sharing Ratio* (PSR) dan *Zakat Performance Ratio* (ZPR) antara perbankan syariah di Indonesia dan Malaysia, sedangkan *Return on Assets* (ROA), *Equitable Distribution Ratio* (EDR), dan *Islamic Income Ratio* (IIC) tidak menunjukkan perbedaan yang signifikan. Hasil analisis korelasi menunjukkan bahwa *Profit Sharing Ratio* (PSR), *Zakat Performance Ratio* (ZPR), *Equitable Distribution Ratio* (EDR), dan *Islamic Income Ratio* (IIC) memiliki hubungan positif dan signifikan dengan *Return on Assets* (ROA). Hubungan terkuat ditunjukkan oleh *Zakat Performance Ratio* ( $r = 0,695$ ), sedangkan hubungan terendah ditunjukkan oleh *Islamic Income Ratio* ( $r = 0,428$ ). Temuan ini menunjukkan bahwa semakin baik penerapan prinsip-prinsip syariah yang tercermin dalam *Islamicity Performance Index*, maka cenderung semakin tinggi profitabilitas yang diperoleh perbankan syariah.

**Kata Kunci:** *Islamicity Performance Index*, *Profit Sharing Ratio*, *Zakat Performance Ratio*, *Equitable Distribution Ratio*, *Islamic Income Ratio*, Profitabilitas.

## **ABSTRACT**

### ***ANALYSIS OF THE CORRELATION BETWEEN ISLAMICITY PERFORMANCE INDEX AND PROFITABILITY IN ISLAMIC BANKS IN INDONESIA AND MALAYSIA PERIOD 2023–2025***

**By**

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*This study aims to analyze the relationship between the Islamicity Performance Index (IPI) and profitability in Islamic banks in Indonesia and Malaysia during the period 2023–2025. The Islamicity Performance Index is measured using four indicators, namely Profit Sharing Ratio (PSR), Zakat Performance Ratio (ZPR), Equitable Distribution Ratio (EDR), and Islamic Income Ratio (IIC), while profitability is proxied by Return on Assets (ROA). This study employs a quantitative approach using secondary data obtained from the annual reports and financial statements of Islamic banks in Indonesia and Malaysia. The sample consists of 28 Islamic banks selected through purposive sampling, resulting in a total of 84 observations during the study period. Data analysis techniques include descriptive statistics, the Kolmogorov-Smirnov normality test, the Mann-Whitney difference test, and Pearson correlation analysis.*

*The results indicate that all research variables are normally distributed. The difference test reveals significant differences in Profit Sharing Ratio (PSR) and Zakat Performance Ratio (ZPR) between Islamic banks in Indonesia and Malaysia, while Return on Assets (ROA), Equitable Distribution Ratio (EDR), and Islamic Income Ratio (IIC) do not show significant differences. The correlation analysis demonstrates that Profit Sharing Ratio (PSR), Zakat Performance Ratio (ZPR), Equitable Distribution Ratio (EDR), and Islamic Income Ratio (IIC) have positive and significant relationships with Return on Assets (ROA). The strongest relationship is found in Zakat Performance Ratio ( $r = 0.695$ ), while the weakest relationship is observed in Islamic Income Ratio ( $r = 0.428$ ). These findings indicate that better implementation of Islamic principles, as reflected by the Islamicity Performance Index, tends to be associated with higher profitability in Islamic banks.*

**Keywords:** *Islamicity Performance Index, Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Islamic Income Ratio, Profitability, Return on Assets.*