ABSTRAK

Tesis dengan judul "Kinerja Keuangan Bank Syariah Di Indonesia Dan Malaysia Serta *Corporate Social Responsibility* Sebagai Variabel Moderasi Terhadap Profitabilitas" ini ditulis oleh Vina Maratus Salsabila NIM. 1880508240001, Prodi Ekonomi Syariah Fakultas Pascasarjana, UIN Sayyid Ali Rahmatulah Tulungagung dengan pembimbing Dr. Binti Nur Asiyah, M. Si dan Dr. Rokhmat Subagiyo, M.E.I.

Kata Kunci: Kinerja Keuangan, Bank Syariah, *Corporate Social Responsibility*, Profitabilitas.

Penelitian ini dilatarbelakangi adanya perbedaan dalam kinerja keuangan akibat kebijakan, regulasi dan tingkat perkembangan industri yang berbeda. Antara dua negara yaitu Indonesia dan Malaysia. Perbedaan tersebut dapat dilihat melalui rasio keuangan seperti *Capital Adequacy Ratio* (CAR), *Non-Performing Financing* (NPF), dan *Financing to Deposit Ratio* (FDR) terhadap profitabilitas bank syariah. Serta pengaruh CSR (*Corporate Social Responsibility*) terhadap profitabilitas bank syariah tidak hanya berpotensi memperkuat, tetapi juga dapat memperlemah atau bahkan tidak memengaruhi hubungan antara kinerja keuangan dan ROE (*Return On Equity*) sehingga perlu diuji secara empiris.

Tujuan dalam penelitiaan ini dalah: (1) Untuk menguji pengaruh *Corporate Social Responsibility* (CSR) memoderasi kinerja keuangan terhadap Profitabilitas (ROE) di Indonesia dan Malaysia pada periode 2020–2024 (2) Untuk menguji perbedaan *Capital Adequacy Ratio* antara bank syariah di Indonesia dan Malaysia pada periode 2020–2024. (3) Untuk menguji perbedaan *NonPerforming Financing* antara bank syariah di Indonesia dan Malaysia pada periode 2020–2024. (4) Untuk menguji perbedaan *Financing to Deposit Ratio* antara bank syariah di Indonesia dan Malaysia pada periode 2020–2024.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian komparasi. Sumber data yang diperoleh yaitu data primer. Adapun teknik analisis data menggunakan bantuan Eviews 14. Populasi dalam penelitian ini yaitu berjumlah 30 bank syariah yang ada di Indonesia sebanyak 14 Bank umum syariah, sedangkan di malaysia sebanyak 16 Bank umum syariah. Dengan jumlah sampel sebanyak 14 Bank Umum Syariah, di Indonesia 7 Bank Umum Syariah dan di Malaysia 7 Bank Umum Syariah.

Hasil penelitian ini menunjukkan bahwa: (1) CSR tidak mampu memoderasi pengaruh CAR dan NPF terhadap ROE, namun mampu memoderasi pengaruh FDR terhadap ROE dengan arah memperlemah hubungan karena sebagian keuntungan dialokasikan untuk kegiatan sosial dan tanggung jawab perusahaan. (2) Terdapat perbedaan signifikan CAR antara bank syariah Indonesia dan Malaysia, di mana Malaysia memiliki CAR lebih tinggi dan stabil karena penerapan regulasi permodalan dan pengawasan berbasis risiko yang lebih ketat. (3) Terdapat perbedaan signifikan NPF antara bank syariah Indonesia dan Malaysia, di mana Indonesia memiliki NPF lebih tinggi karena manajemen risiko pembiayaan dan kualitas aset yang belum seoptimal Malaysia. (4) Terdapat perbedaan signifikan FDR antara bank syariah Indonesia dan Malaysia, di mana Malaysia memiliki FDR lebih tinggi dan stabil karena sistem pengelolaan likuiditas dan fungsi intermediasi yang lebih optimal.

ABSTRACT

This thesis, entitled "Financial Performance of Islamic Banks in Indonesia and Malaysia and Corporate Social Responsibility as a Moderating Variable on Profitability," was written by Vina Maratus Salsabila, NIM. 1880508240001, Sharia Economics Study Program, Graduate Faculty, UIN Sayyid Ali Rahmatulah Tulungagung, with advisors Dr. Binti Nur Asiyah, M.Si., and Dr. Rokhmat Subagiyo, M.E.I.

Keywords: Financial Performance, Islamic Banks, Corporate Social Responsibility, Profitability.

This research is motivated by differences in financial performance between Indonesia and Malaysia due to different policies, regulations, and levels of industrial development. These differences can be seen through financial ratios such as the Capital Adequacy Ratio (CAR), Non-Performing Financing (NPF), and the Financing to Deposit Ratio (FDR) on Islamic bank profitability. Furthermore, the influence of CSR (Corporate Social Responsibility) on the profitability of Islamic banks not only has the potential to strengthen but also weaken or even have no effect on the relationship between financial performance and ROE (Return on Equity), thus requiring empirical testing.

The objectives of this study are: (1) To examine the moderating effect of Corporate Social Responsibility (CSR) on financial performance and profitability (ROE) in Indonesia and Malaysia during the 2020–2024 period. (2) To examine the difference in Capital Adequacy Ratio between Islamic banks in Indonesia and Malaysia during the 2020–2024 period. (3) To examine the difference in Non-Performing Financing between Islamic banks in Indonesia and Malaysia during the 2020–2024 period. (4) To examine the difference in Financing to Deposit Ratio between Islamic banks in Indonesia and Malaysia during the 2020–2024 period.

This study uses a quantitative approach with a comparative approach. The data source is primary data. The data analysis technique used Eviews 14. The population in this study consisted of 30 Islamic banks, 14 of which are commercial Islamic banks in Indonesia and 16 in Malaysia. The sample size was 14 Islamic banks, with 7 in Indonesia and 7 in Malaysia.

The results of this study indicate that: (1) CSR is unable to moderate the effect of CAR and NPF on ROE, but it is able to moderate the effect of FDR on ROE by weakening the relationship because a portion of profits is allocated to social activities and corporate responsibility. (2) There is a significant difference in CAR between Islamic banks in Indonesia and Malaysia, with Malaysia having a higher and more stable CAR due to the implementation of stricter capital regulations and risk-based supervision. (3) There is a significant difference in NPF between Islamic banks in Indonesia and Malaysia, with Indonesia having a higher NPF due to less optimal financing risk management and asset quality compared to Malaysia. (4) There is a significant difference in FDR between Indonesian and Malaysian Islamic banks, where Malaysia has a higher and more stable FDR due to a more optimal liquidity management system and intermediation function.