ABSTACT
This research is a quantitative study that aims to identify certain influences. The samples used consisted of 3 Islamic Commercial Banks in Indonesia and 4 Islamic Commercial Banks in Malaysia, which have reported their quarterly financial reports from January 2019 to December 2023. The sample selection was carried out using a purposive sampling technique. The stability of Islamic banks can be measured through financial ratios. In an increasingly advanced era, banks are innovating by utilizing financial technology (fintech) as a step to maintain stability and are expected to improve product services and ensure efficiency in the Islamic banking sector.The results of this study found that Return On Equity (ROE) does not have a significant effect on bank stability. Current Ratio (CR) has a positive effect on bank stability. Debt Equity Ratio (DER) has a negative effect on bank stability. Receivable Turnover does not have a significant effect on bank stability. Bank Size has a negative effect on bank stability. Financial Technology is able to moderate Current Ratio (CR) on bank stability. However, Financial Technology is unable to moderate Return On Equity (ROE), Debt Equity Ratio (DER), Receivable Turnover (RT) and Bank Size on bank stability.
Keywords: Return on Equity, Current Ratio, Debt Equity Ratio, Receivable Turnover, Bank Size, Fintech, Bank stability

ABSTRAK

Penelitian ini adalah penelitian kuantitatif yang bertujuan untuk mengidentifikasi pengaruh tertentu. Sampel yang digunakan terdiri dari 3 Bank Umum Syariah di Indonesia dan 4 Bank Umum Syariah di Malaysia, yang telah melaporkan laporan keuangan triwulanan mereka dari Januari 2019 hingga Desember 2023. Pemilihan sampel dilakukan dengan menggunakan teknik purposive sampling. Stabilitas bank syariah dapat diukur melalui rasio-rasio keuangan. Di era yang semakin maju, bank-bank berinovasi dengan memanfaatkan teknologi finansial (fintech) sebagai langkah untuk menjaga stabilitas dan diharapkan dapat meningkatkan layanan produk serta memastikan efisiensi dalam sektor perbankan syariah. Stabilitas bank syariah dapat diukur melalui rasio-rasio keuangan. Di era yang semakin maju, bank-bank berinovasi dengan memanfaatkan teknologi finansial (fintech) sebagai langkah untuk menjaga stabilitas dan diharapkan dapat meningkatkan layanan produk serta memastikan efisiensi dalam sektor perbankan syariah. Hasil dari penelitian ini ditemukan bahwa Return On Equity(ROE) tidak berpengaruh signifikan terhadap stabilitas bank. Current Ratio (CR) berpengaruh positif terhadap stabilitas bank. Debt Equity Ratio (DER) berpengaruh negatif terhadap stabilitas bank. Receivable Turnover tidak berpengaruh signifikan terhadap stabilitas bank. Bank Size berpengaruh negatif terhadap stabilitas bank. Financial Technology mampu memoderasi Current Ratio (CR) terhadap stabilitas bank. Namun Financial Technology tidak mampu memoderasi Return On Equity (ROE), Debt Equity Ratio (DER), Receivable Turnover (RT) dan Bank Size terhadap stabilitas bank.
Kata kunci : Return on Equity, Current Ratio, Debt Equity Ratio, Receivable Turnover, Bank Size, Fintech, Stabilitas bank