

Pengaruh *Intellectual Capital (IC)* dan *Islamic Corporate Social Responsibility (ICSR)* Terhadap Kinerja Keuangan Bank Umum Syariah Di Indonesia Berdasarkan *Islamicity Performance Index*
ABSTRAK

Penelitian ini bertujuan untuk menguji *Intellectual Capital (IC)* dan *Islamic Corporate Social Responsibility (ICSR)* terhadap Kinerja Keuangan Bank Umum Syariah di Indonesia berdasarkan *Islamicity Performance Index*. Variabel dependen yang digunakan dalam penelitian ini adalah Kinerja Keuangan Bank Umum Syariah di Indonesia berdasarkan *Islamicity Performance Index* dengan menggunakan indikator *Equitable Distribution Ratio (EDR)* dan *Profit Sharing Ratio (PSR)*. Variabel independen yang digunakan dalam penelitian ini adalah *Intellectual Capital (IC)* yang diukur melalui indikator *Structural Capital Value Added (STVA)*. Objek dan populasi penelitian ini ialah 14 perusahaan perbankan syariah. Teknik pengambilan sampel dalam penelitian ini adalah *purposive sampling*, yaitu sebanyak 8 perbankan syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) dengan laporan keuangan yang lengkap dan mempublikasikan data laporan pelaksanaan ICSR-nya tersedia dan lengkap pada periode berturut-turut tahun 2016 sampai tahun 2019. Penelitian ini menggunakan *Partial Least Square* untuk menganalisis data.

Hasil penelitian ini menunjukkan bahwa variabel *Intellectual Capital (IC)* dengan indikator *Structural Capital Value Added (STVA)* berpengaruh positif dan signifikan terhadap Kinerja Keuangan Bank Umum Syariah berdasarkan *Islamic City Performance Index* dengan indikator *Equitable Distribution Ratio (EDR)* dan *Profit Sharing Ratio (PSR)*. Sedangkan variabel *Islamic Corporate Social Responsibility (ICSR)* tidak berpengaruh terhadap Kinerja Keuangan Bank Umum Syariah berdasarkan *Islamic City Performance Index* dengan indikator *Equitable Distribution Ratio (EDR)* dan *Profit Sharing Ratio (PSR)*.

Kata Kunci: *Intellectual Capital (IC)*, *Structural Capital Value Added (STVA)*, *Islamic Corporate Social Responsibility (ICSR)*, **Kinerja Bank Umum Syariah**, *Islamicity Performance Index*, *Equitable Distribution Ratio (EDR)*, *Profit Sharing Ratio (PSR)*.

The Effect of Intellectual Capital (IC) and Islamic Corporate Social Responsibility (ICSR) on the Financial Performance of Islamic Commercial Banks in Indonesia Based on the Islamicity Performance Index

ABSTRACT

This study aims to examine Intellectual Capital (IC) and Islamic Corporate Social Responsibility (ICSR) on the Financial Performance of Islamic Commercial Banks in Indonesia based on the Islamic City Performance Index. The dependent variable used in this study is the Financial Performance of Islamic Commercial Banks in Indonesia based on the Islamic City Performance Index using indicators of Equitable Distribution Ratio (EDR) and Profit Sharing Ratio (PSR). The independent variable used in this study is Intellectual Capital (IC) which is measured through the Structural Capital Value Added (STVA) indicator. The object and population of this study are 14 Islamic banking companies. The sampling technique in this study was purposive sampling, namely as many as 8 Islamic banks listed on the Financial Services Authority with complete financial reports and publishing available and complete ICSR implementation report data for consecutive periods from 2016 to 2019. This study uses Partial Least Square to analyze data.

The results of this study indicate that the Intellectual Capital (IC) variable with the Structural Capital Value Added (STVA) indicator has a positive and significant effect on the Financial Performance of Islamic Commercial Banks based on the Islamic City Performance Index with indicators of Equitable Distribution Ratio (EDR) and Profit Sharing Ratio (PSR). Meanwhile, the Islamic Corporate Social Responsibility (ICSR) variable does not affect the Financial Performance of Islamic Commercial Banks based on the Islamic City Performance Index with indicators of Equitable Distribution Ratio (EDR) and Profit Sharing Ratio (PSR).

Keywords: Intellectual Capital (IC), Structural Capital Value Added (STVA) , Islamic Corporate Social Responsibility (ICSR) , Islamic Commercial Bank Performance, Islamicity Performance Index , Equitable Distribution Ratio (EDR) , Profit Sharing Ratio (PSR).