

**PENGARUH INTELLECTUAL CAPITAL DENGAN PENDEKATAN
ISLAMIC BANKING VALUE ADDED INTELLECTUAL COEFFICIENT
(iB-VAIC) TERHADAP KINERJA KEUANGAN BANK UMUM SYARIAH
DI INDONESIA**

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Abstrak

Penelitian ini bertujuan untuk melihat pengaruh *intellectual capital* dan komponennya terhadap kinerja keuangan bank umum syariah yang terdaftar di Bank Indonesia periode 2011-2016. Kinerja keuangan diukur dengan *return on assets* (ROA). *Intellectual capital* diukur dengan *islamic banking value added intellectual coefficient* (iB-VAIC). Penelitian ini tergolong penelitian kuantitatif. Sampel penelitian ini ditentukan dengan metode *purposive sampling* sehingga diperoleh 11 bank umum syariah. Jenis data yang digunakan adalah data sekunder yang diperoleh dari [website](#) resmi masing-masing bank umum syariah. Metode analisis yang digunakan analisis regresi linear berganda untuk melihat pengaruh komponen *intellectual capital* (iB-VACA, iB-VAHU dan iB-STVA) terhadap kinerja keuangan, dan analisis regresi linear sederhana untuk melihat *pengaruh intellectual capital* (iB-VAIC) terhadap kinerja keuangan. Berdasarkan hasil penelitian diperoleh hasil bahwa *islamic banking value added capital employed* (iB-VACA) berpengaruh positif dan signifikan terhadap kinerja keuangan bank umum syariah. *Islamic banking value added human capital* (iB-VAHU) dan *islamic banking value added structural capital* (iB-STVA) tidak signifikan terhadap kinerja keuangan bank umum syariah. *Islamic banking value added intellectual coefficient* (iB-VAIC) berpengaruh positif dan signifikan terhadap kinerja keuangan bank umum syariah periode 2011-2016.

Kata Kunci : *intellectual capital*, *islamic banking value added intellectual coefficient* (iB-VAIC), kinerja keuangan.

**THE INFLUENCE OF INTELLECTUAL CAPITAL WITH ISLAMIC BANKING VALUE
ADDED INTELLECTUAL COEFFICIENT (iB-VAIC) APPROACH TO THE FINANCIAL
PERFORMANCE OF SHARIA BANKS
IN INDONESIA**

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Abstract

This study aims to see the effect of intellectual capital and its components on the financial performance of Islamic banks registered in Bank Indonesia period 2011-2016. Financial performance is measured by return on assets (ROA). Intellectual capital is measured by islamic banking value added intellectual coefficient (iB-VAIC). This research is classified as quantitative research. The sample of this study is determined by purposive sampling method to obtain 11 sharia commercial banks. The type of data used is secondary data obtained from the official website of each sharia bank. The analytical method used multiple linear regression analysis to see the effect of intellectual capital component (iB-VACA, iB-VAHU and iB-STVA) on financial performance, and simple linear regression analysis to see the effect of intellectual capital (iB-VAIC) on financial performance. The result of research found that islamic banking value added capital employed (iB-VACA) have positive and significant effect to financial performance of sharia bank. Islamic banking value added human capital (iB-VAHU) and Islamic banking value added structural capital (iB-STVA) insignificant effect on the financial performance of sharia banks. Islamic banking value added intellectual coefficient (iB-VAIC) has a positive and significant impact on the financial performance of sharia banks in the period 2011-2016.

Keywords : *intellectual capital, islamic banking value added intellectual coefficient and financial performance.*



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