

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Intellectual Capital*, *Islamic Corporate Governance* dan Ukuran Perusahaan terhadap Kinerja Keuangan Bank Umum Syariah. Kinerja keuangan yang diukur dengan indeks *Islamicity Performance Index*. Jenis metode yang digunakan pada penelitian ini yaitu menggunakan metode kuantitatif. Populasi yang digunakan pada penelitian ini adalah laporan tahunan yang dipublikasikan oleh bank umum syariah di Indonesia periode 2015-2019. Sampel diambil menggunakan teknik pengambilan *purposive sampling*, dengan hasil 50 sampel penelitian. Metode analisis pada penelitian ini menggunakan analisis regresi linier berganda dengan bantuan *software SPSS 22*. Hasil penelitian ini menunjukkan bahwa : 1) *Intellectual Capital* tidak berpengaruh terhadap *profit sharing ratio*, *zakat performing ratio*, dan *equitable distribution ratio*, 2) *Islamic Corporate Governance* tidak berpengaruh terhadap *profit sharing ratio*, *zakat performing ratio*, dan *equitable distribution ratio*, 3) Ukuran Perusahaan tidak berpengaruh terhadap *profit sharing ratio*. Sementara itu Ukuran Perusahaan berpengaruh terhadap *zakat performing ratio*, dan ukuran perusahaan berpengaruh negative terhadap *equitable distribution ratio*.

**Kata Kunci :** *Intellectual capital*, *Islamic Corporate Governance*, *Ukuran Perusahaan*, *Profit Sharing Ratio*, *Zakat Performing Ratio*, *Equitable Distribution Ratio*.

## ABSTRACT

*This study aims to see the effect of Intellectual Capital, Islamic Corporate Governance and company size on the financial performance of Islamic commercial banks. Financial performance as measured by the Islamicity Performance Index. The type of method used in this research is quantitative methods. The population used in this study is the annual report published by Islamic commercial banks in Indonesia for the period 2015-2019. Samples were taken using purposive sampling technique, with the results of 50 research samples. The method of analysis in this study uses multiple linear regression analysis with the help of SPSS 22 software. The results of this study indicate that: 1) Intellectual Capital has no effect on profit sharing ratio, zakat performing ratio and equitable distribution ratio, 2) Islamic Corporate Governance does not affect the profit sharing ratio, zakat performing ratio, and equitable distribution ratio, 3) Company size does not affect the profit sharing ratio. Meanwhile, company size has an effect on zakat performance ratio, and company size has a negative effect on equitable distribution ratio.*

*Keywords : Intellectual Capital, Islamic Corporate Governance, Company Size, Profit Sharing Ratio, Zakat Performing Ratio, Equitable Distribution Ratio.*

