

ABSTRACT

The emergence of issues of the weakness in corporate governance that threaten the business continuity and credibility of Islamic banks can be affect public's trust and company performance. Therefore this research was conducted to analyze the factors that can improve banking financial performance. These factors are Islamic corporate governance, sharia compliance, and intellectual capital. The population of this research is Sharia Commercial Bank (BUS) registered in BI for the period 2012 to 2019. The samples were selected using the purposive sampling method and obtained 78 samples. This study uses secondary data from the annual report. Data were analyzed using multiple linear regression analysis method. The results of this study are ICG has a significant positive effect on financial performance, sharia compliance has a significant negative effect on financial performance, and intellectual capital has a positive and insignificant effect on financial performance.

Keywords : Islamic corporate governance, sharia compliance, intellectual capital, financial performance



ABSTRAK

Munculnya isu-isu kelemahan tata kelola perusahaan yang mengancam kelangsungan usaha dan kredibilitas bank syariah dapat mempengaruhi kepercayaan masyarakat dan kinerja perusahaan. Oleh karena itu penelitian ini dilakukan untuk menganalisis faktor-faktor yang dapat meningkatkan kinerja keuangan perbankan. Faktor-faktor tersebut adalah *Islamic corporate governance*, *sharia compliance*, dan *intellectual capital*. Populasi penelitian ini adalah Bank Umum Syariah (BUS) yang terdaftar di BI periodel 2012-2019. Pengambilan sampel menggunakan metode *purposive sampling* dan memperoleh 78 sampel. Penelitian ini menggunakan data sekunder dari *annual report*. Data dianalisis menggunakan metode analisis regresi linier berganda. Hasil dari penelitian ini yaitu ICG berpengaruh positif signifikan terhadap kinerja keuangan, *sharia compliance* berpengaruh negatif signifikan terhadap kinerja keuangan, dan *intellectual capital* berpengaruh positif tidak signifikan terhadap kinerja keuangan.

Kata kunci : *Islamic corporate governance*, *sharia compliance*, *intellectual capital*, kinerja keuangan

