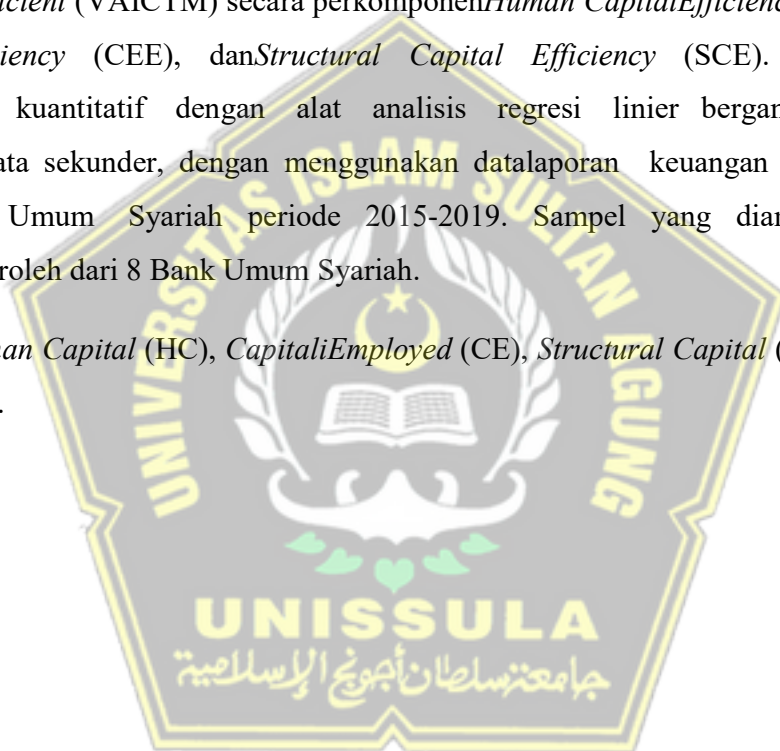


ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *intellectualcapital* terhadap kinerja keuangan. Penelitian ini mencerminkanakan pentingnya pengungkapan *intellectual capital* pada laporan keuangan, sehingga dapat meningkatkan kinerja keuangan. *Intellectual capital* adalah informasi dan pengetahuan yang diaplikasikanani dalam pekerjaan untuk menciptakan nilai. Datayang digunakan adalah data Bank Umum Syariah periode 2015 sampai 2019. Model pengukuran *intellectualcapital* menggunakan model Pulic, yaitu *Value Added IntellectualCoefficient* (VAICTM) secara perkomponen *Human CapitalEfficiency* (HCE), *Capital Employed Efficiency* (CEE), dan *Structural Capital Efficiency* (SCE). Data dianalisis secaradeskriptif kuantitatif dengan alat analisis regresi linier berganda. Penelitian ini menggunakan data sekunder, dengan menggunakan datalaporan keuangan tahunan (*annual report*) Bank Umum Syariah periode 2015-2019. Sampel yang diambilsebanyak 10 sampelyang diperoleh dari 8 Bank Umum Syariah.

Kata kunci: *Human Capital* (HC), *CapitaliEmployed* (CE), *Structural Capital* (SC), dan *Return on Asset* (ROA).



ABSTRACT

This study aims to examine the effect of intellectual capital on financial performance. This research reflects the importance of disclosing intellectual capital in the financial statements, so that it can improve financial performance. Intellectual capital is information and knowledge that applied in work to create value. The data using data's from Islamic Commercial Banks for the period 2015 to 2019. the measurement model for intellectual Capital uses the Pulic model, namely Value Added Intellectual Coefficient (VAICTM) as a component-human capital Efficiency (HCE), Capital employed Efficiency (CEE), and Structural Capital Efficiency (SCE) data were analyzed descriptively quantitative with multiple linear regression analysis tools. This study uses secondary data, using data annual financial reports (annual report) of Islamic Commercial Banks for the period 2015-2019. Samples were taken as many as 10 samples obtained from 8 Islamic Commercial Banks.

Keywords: Human Capital (HC), Capital Employed (CE), Structural Capital (SC), and Return on Assets (ROA).

