

ABSTRACT

The purpose of this study was to determine the degree of influence consisting of Intellectual Capital Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE), Capital Employed Efficiency (CEE), the financial performance Using ROA as an indicator

The population of this research are Islamic Banks (BUS) which is registered in Bank Indonesia in 2010-2014. Total observational study was 55 the data, sampling techniques using purposive sampling method for determining the sample to be studied. The method of analysis of this research using descriptive statistics, classical assumptions, hypothesis testing, and regression analysis.

Based on the results showed that: 1. Human Capital Efficiency affect the financial performance 2. Structural Capital Efficiency affect the financial performance 3. Capital Employed Efficiency affect the financial performance

Keywords: *Intellectual Capital Efficiency Human Capital, Structural Capital Efficiency, Capital Employed Efficiency, Financial performance of Islamic Banks (BUS)*



ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui tingkat pengaruh *Intellectual Capital* yang terdiri atas *Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed Efficiency* (CEE), terhadap kinerja Keuangan Dengan menggunakan ROA sebagai indikatornya

Populasi dari penelitian ini adalah Bank Umum Syariah (BUS) yang terdaftar di Bank Indonesia tahun 2010-2014. Total observasi penelitian adalah 55 data, teknik sampling menggunakan metode purposive sampling untuk menentukan sampel penelitian yang akan diteliti. Metode analisis dari penelitian ini menggunakan statistik deskriptif, asumsi klasik, pengujian hipotesis, dan analisis regresi berganda.

Berdasarkan hasil penelitian menunjukkan bahwa : 1. *Human Capital Efficiency* berpengaruh terhadap kinerja keuangan 2. *Structural Capital Efficiency* berpengaruh terhadap kinerja keuangan 3. *Capital Employed Efficiency* berpengaruh terhadap kinerja keuangan

Kata kunci: *Intellectual Capital*, *Human Capital Efficiency*, *Structural Capital Efficiency*, *Capital Employed Efficiency*, Kinerja keuangan Bank Umum Syariah (BUS)

