

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Penerapan *good corporate governance* (GCG) dan *intellectual capital* (IC) terhadap kinerja keuangan (ROA).

Penerapan *Good Corporate Governance* diukur berdasarkan Nilai Komposit *Self Assessment GCG*, *Intellectual Capital* diukur dengan VAICTM (*Value Added Intellectual Coefficient*), sedangkan Kinerja keuangan diukur dengan ROA (*Return On Assets*). Sampel dalam penelitian ini adalah 8 Bank Umum Syariah tahun 2012 sampai tahun 2017. Penelitian ini menggunakan data sekunder, Data yang digunakan dalam penelitian ini berupa laporan keuangan Tahunan Bank Umum Syariah. Penelitian ini menggunakan analisis regresi linier berganda, dengan pengolahan data menggunakan SPSS versi 20.

Hasil penelitian secara umum menunjukkan bahwa *Good Corporate Governance* berpengaruh tidak signifikan terhadap kinerja keuangan. Sedangkan *Intellectual Capital* berpengaruh signifikan terhadap kinerja keuangan.

Kata kunci : *Good Corporate Governance*, Nilai Komposit *Self Assessment GCG*, *Intellectual Capital*, VAICTM, Kinerja Keuangan, ROA (*Return On Assets*).

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ABSTRACT

This study aims to determine the effect of the application of good corporate governance (GCG) and intellectual capital (IC) on financial performance.

The implementation of Good Corporate Governance is measured based on the Composite Value of GCG Self Assessment, Intellectual Capital measured by VAICTM (Value Added Intellectual Coefficient), while financial performance is measured by ROA (Return On Assets). The sample in this study was 8 Islamic Commercial Banks in 2012 until 2017. This study used secondary data, the data used in this study were the Annual Financial Statements of Islamic Commercial Banks. This study uses multiple linear regression analysis, with data processing using SPSS version 20.

The results of the study generally indicate that Good Corporate Governance has no significant effect on financial performance. While Intellectual Capital has a significant effect on financial performance.

Keywords: Good Corporate Governance, GCG Composite Self Assessment Value, Intellectual Capital, VAICTM, Financial Performance, ROA (Return On Assets).

