

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Intellectual Capital dan Islamicity Performance Index terhadap kinerja bank syariah di Indonesia pada periode 2012-2018.

Data yang digunakan dalam penelitian ini adalah laporan keuangan 7 bank syariah di Indonesia periode 2012-2018. Model regresi menggunakan data panel dengan Model Random Effect.

Hasil penelitian ini menunjukkan bahwa Intellectual Capital berpengaruh tidak signifikan dan positif terhadap ROA, Profit Sharing Ratio berpengaruh signifikan dan negative terhadap ROA, Zakat Performance Ratio, Equitable Distribution Ratio, Directors Employees Welfare Ratio berpengaruh signifikan dan positif terhadap ROA, sedangkan Islamic Income vs Non-Islamic Income Ratio berpengaruh tidak signifikan dan negatif terhadap ROA.

Kata Kunci: Intellectual Capital, Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Directors Employees Welfare Ratio, Islamic Income vs Non-Islamic Income Ratio



ABSTRACT

The purpose of this research is to know the influence of intellectual capital and islamicity performance index by proxy is Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Directors Employees Welfare Ratio, Islamic Income vs Non-Islamic Income Ratio of Islamic bank in Indonesia in the period 2012-2018.

The data used in this research is financial statement of 7 Islamic bank in Indonesia 2012-2018 periods. Regression model using panel data with Random Effect Model.

The result of this research is Intellectual Capital has not significant and positif impact on ROA, Profit Sharing Ratio has significant and negatif impact on ROA, Zakat Performance Ratio, dan Equitable Distribution Ratio, and Directors Employees Welfare Ratio has significant and positif impact on ROA, , while Islamic Income vs Non-Islamic Income Ratio has not significant and negatif impact on ROA,

Keyword: *Intellectual Capital, Profit Sharing Ratio, Zakat Performance Ratio, Equitable Distribution Ratio, Directors Employees Welfare Ratio, Islamic Income vs Non-Islamic Income Ratio*



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