

ABSTRAK

Daya saing perbankan syariah masih rendah, ditunjukkan dengan pertumbuhan pangsa pasar perbankan syariah belum sesuai harapan. Penurunan pertumbuhan terjadi dari sisi dana pihak ketiga, aset dan pembiayaan sejak tahun 2016. Isu strategisnya adalah belum optimalnya penciptaan nilai berkelanjutan. **Tujuan penelitian:** menganalisis pengaruh kemampuan teknologi informasi, modal manusia, komitmen manajemen terhadap keunggulan kompetitif perusahaan yang dimediasi penciptaan nilai berkelanjutan. Desain penelitian kausal, kuantitatif dengan menggunakan data *cross section*. Populasi penelitian: pegawai bank umum syariah di Indonesia. Sampel pegawai dengan kriteria level manajer ke atas, terkumpul 150 responden. Analisis data menggunakan SEM-PLS mencakup pengujian: validitas dan reliabilitas, asumsi model regresi dan pengujian hipotesis. **Hasil penelitian:** terdapat pengaruh langsung positif signifikan kemampuan teknologi informasi, modal manusia, komitmen manajemen terhadap penciptaan nilai berkelanjutan. Kemampuan Teknologi Informasi berpengaruh langsung positif terhadap keunggulan kompetitif perusahaan, namun modal manusia dan komitmen manajemen tidak berpengaruh terhadap keunggulan kompetitif perusahaan. Kemampuan Teknologi Informasi, Modal Manusia dan Komitmen Manajemen berpengaruh positif tidak langsung terhadap Keunggulan Kompetitif Perusahaan yang dimediasi Penciptaan Nilai Berkelanjutan. **Novelty:** keterbaruan penelitian ini menggunakan variable mediasi penciptaan nilai berkelanjutan dan modifikasi dimensi serta indikator pada variable independen dan dependen.

Kata kunci: Kemampuan TI, Modal Manusia, Komitmen Manajemen, Penciptaan Nilai Berkelanjutan, Keunggulan Kompetitif.

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ABSTRACT

*The competitiveness of sharia banking is still low, as shown by the growth of the sharia banking market share which has not met expectations. The decline in growth has occurred in terms of third party funds, assets and financing since 2016. The strategic issue is that sustainable value creation has not been optimal. **Research purposes:** analyzing the influence of information technology capabilities, human capital, management commitment on the company's competitive advantage mediated by sustainable value creation. Causal, quantitative research design using data cross section. **Research population:** employees of sharia commercial banks in Indonesia. The sample of employees with the criteria of manager level and above collected 150 respondents. Analysis using SEM-PLS includes testing: validity and reliability, regression model assumptions and hypothesis testing. **Research result:** there is a significant direct influence on information technology capabilities, human capital, management commitment to sustainable value creation. Information Technology capabilities have a direct positive effect on the company's competitive advantage, human capital and management commitment have no effect on the company's competitive advantage. Information Technology Capabilities, Human Capital and Management Commitment have an indirect positive effect on the Company's Competitive Advantage which is mediated by Sustainable Value Creation. **Novelty:** using mediating variables for sustainable value creation and modification of dimensions and indicators in the independent and dependent variables.*

Keywords: IT Capabilities, Human Capital, Management Commitment, Sustainable Value Creation, Competitive Advantage.

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