

ABSTRACT
**THE INFLUENCE OF ISLAMIC CORPORATE GOVERNANCE
AND INTELLECTUAL CAPITAL ON FINANCIAL PERFORMACE**
*(Survey on Islamic Commercial Banks registered with The Financial Services
Authority for The Period 2014-2020)*

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This research aims to determine: (1) Islamic Corporate Governance (ICG), Intellectual Capital (IC) and the financial performance of Islamic Commercial Banks in Indonesia for the 2014-2020 period registered with the Financial Services Authority (2) To analyze the influence of Islamic Corporate Governance (ICG).) and Intellectual Capital (IC) on the financial performance of Islamic Commercial Banks in Indonesia, either partially or simultaneously for the 2014-2020 period registered with the Financial Services Authority. The population used by the author in this study is 14 Islamic Commercial Banks in Indonesia registered with the Financial Services Authority until 2020. The method used in this study is the associative method with a quantitative approach and the analytical method using panel data regression. The sample selection used purposive sampling technique and obtained a sample of 8 Islamic Commercial Banks. The results of this study indicate that: (1) Islamic Corporate Governance in Islamic commercial banks on average shows a composite value of 2 so that it has a "Good" predicate, in general the average value of Intellectual Capital in the past seven years has increased and decreased and the financial performance of Islamic commercial banks has varied or fluctuating values in 2014-2020. (2) Islamic corporate governance partially has no significant effect on financial performance. Intellectual Capital partially significant effect on financial performance. Islamic Corporate Governance and Intellectual Capital simultaneously have a significant effect on Financial Performance.

Keywords: Islamic Corporate Governance, Intellectual Capital, Financial Performance, Return on Assets (ROA), Islamic Commercial Banks.

ABSTRAK
PENGARUH *ISLAMIC CORPORATE GOVERNANCE*
DAN *INTELLECTUAL CAPITAL* TERHADAP KINERJA KEUANGAN
(Survei pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan
Periode Tahun 2014-2020)

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Penelitian ini bertujuan untuk mengetahui: (1) *Islamic Corporate Governance* (ICG), *Intellectual Capital* (IC) dan kinerja keuangan Bank Umum Syariah di Indonesia periode 2014-2020 yang terdaftar di Otoritas Jasa Keuangan (2) Untuk menganalisis pengaruh *Islamic Corporate Governance* (ICG) dan *Intellectual Capital* (IC) terhadap kinerja keuangan Bank Umum Syariah di Indonesia baik secara parsial maupun simultan periode 2014-2020 yang terdaftar di Otoritas Jasa Keuangan. Populasi yang digunakan oleh penulis dalam penelitian ini sebanyak 14 Bank Umum Syariah di Indonesia yang terdaftar di Otoritas Jasa Keuangan sampai tahun 2020. Metode yang digunakan dalam penelitian ini adalah metode asosiatif dengan pendekatan kuantitatif dan metode analisis menggunakan regresi data panel. Pemilihan sampel dengan menggunakan teknik *purposive sampling* dan memperoleh sampel sebanyak 8 Bank Umum Syariah. Hasil penelitian ini menunjukkan bahwa: (1) *Islamic Corporate Governance* di bank umum syariah rata-rata menunjukkan nilai komposit 2 sehingga memiliki predikat “Baik”, secara umum rata-rata nilai *Intellectual Capital* dalam kurun tujuh tahun mengalami kenaikan dan penurunan dan kinerja keuangan pada bank Umum Syariah mempunyai nilai yang bervariasi ataupun fluktuatif pada tahun 2014-2020. (2) *Islamic corporate governance* secara parsial tidak berpengaruh signifikan terhadap kinerja keuangan. *Intellectual Capital* secara parsial berpengaruh signifikan terhadap kinerja keuangan. *Islamic Corporate Governance* dan *Intellectual Capital* secara simultan berpengaruh signifikan terhadap Kinerja Keuangan.

Kata Kunci: *Islamic Corporate Governance*, *Intellectual Capital*, Kinerja Keuangan, *Return on Assets* (ROA), Bank Umum Syariah.