

**THE EFFECT OF ISLAMICITY PERFORMANCE INDEX AND
INTELLECTUAL CAPITAL ON FINANCIAL PERFORMANCE
OF ISLAMIC BANKING WITH SHARIAH SUPERVISORY
BOARD AS MODERATION**

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Abstract

This study aims to analyze the effect of Islamicity Performance Index as proxied by profit sharing ratio, zakat performance ratio, equitable distribution ratio, islamic income vs non-islamic income ratio, and also the effect of intellectual capital on financial performance in islamic banks moderated by shariah supervisory board. This study used 168 sample data from 36 companies consisting of Islamic Commercial Banks and Islamic Business Units registered by Otoritas Jasa Keuangan in the 2018-2022 period. The analysis technique used is multiple linear regression analysis with software STATA version 17 as a tool. Based on the result of statistical tests, it can be concluded that profit sharing ratio, zakat performance ratio, islamic income vs non-islamic income ratio, and intellectual capital have no effect on financial performance in islamic banks. Meanwhile, equitable distribution ratio has a positive effect on financial performance in islamic banks. Then, shariah supervisory board does not strengthen the effect of profit sharing ratio, zakat performance ratio, and islamic income vs non-islamic income ratio. But, Shariah supervisory board strengthen the effect of equitable distribution ratio, and intellectual capital on financial performance in islamic banks.

Keywords: *Islamicity Performance Index; Intellectual Capital; Shariah Supervisory Board; Financial Performance; Islamic Banking.*

PENGARUH *ISLAMICITY PERFORMANCE INDEX* DAN *INTELLECTUAL CAPITAL* TERHADAP KINERJA KEUANGAN BANK SYARIAH DENGAN *SHARIAH SUPERVISORY BOARD* SEBAGAI PEMODERASI

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Abstrak

Penelitian dilakukan dengan tujuan melakukan analisis terkait pengaruh *islamicity performance index* atas proksi *profit sharing ratio*, *zakat performance ratio*, *equitable distribution ratio*, *islamic income vs non-islamic income ratio*, beserta pengaruh *intellectual capital* terhadap kinerja keuangan bank syariah yang dimoderasi oleh *shariah supervisory board*. Penelitian menggunakan 168 data sampel dari 36 perusahaan yang terdiri atas Bank Umum Syariah dan Unit Usaha Syariah terdaftar Otoritas Jasa Keuangan pada periode 2018-2022. Teknik analisis yang digunakan adalah analisis regresi linier berganda melalui bantuan *software STATA* versi 17. Rangkaian proses penelitian dan uji yang dilakukan terhadap setiap data telah memperoleh hasil bahwa *profit sharing ratio*, *zakat performance ratio*, *islamic income vs non-islamic income ratio*, dan *intellectual capital* tidak memberikan pengaruh terhadap kinerja keuangan bank syariah. Sedangkan, *equitable distribution ratio* memberikan pengaruh positif terhadap kinerja keuangan bank syariah. Kemudian *shariah supervisory board* tidak dapat memoderasi pengaruh *profit sharing ratio*, *zakat performance ratio*, dan *islamic income vs non-islamic income ratio* terhadap kinerja keuangan bank syariah. Akan tetapi, *Shariah supervisory board* memperkuat pengaruh *equitable distribution ratio* dan *intellectual capital* terhadap kinerja keuangan bank syariah.

Kata Kunci: *Islamicity Performance Index*; *Intellectual Capital*; *Shariah Supervisory Board*; Kinerja Keuangan; Bank Syariah.