RINGKASAN

Penelitian ini dilatarbelakangi oleh perkembangan perbankan syariah yang terus mengalami peningkatan namun mengalami fluktuasi dalam kinerjanya terutama dari segi *maqashid syariah*. Peningkatan pertumbuhan ini tentunya harus seimbang dan dibarengi dengan penguatan prinsip syariah maupun kemampuan peruasahaan dalam mengelola sumber daya yang ada. Penelitian ini merupkan penelitian kuantitatif yang bertujuan untuk menganalisis dan memperoleh bukti empiris tentang pengaruh kepatuhan syariah dan modal intelektual terhadap kinerja perbankan syariah dengan pendekatan maqashid syariah indeks.

Penelitian ini didasarkan pada teori *Syariah Enterprise Theory* dan *Resource Based Theory* dengan populasi perbankan syariah yang ada di Indonesia. Metode pengambilan sampel dengan teknik *purposive sampling*, dari 14 Bank Umum Syariah hanya 10 Bank yang memenuhi kriteria. Teknik analisis data menggunakan regresi linier berganda dengan pengujian hipotesis menggunakan uji t dan uji F dengan taraf signifikansi 5%.

Hasil penelitian menunjukan bahwa *Profit Sharing Ratio* berpengaruh positif dan signifikan terhadap kinerja perbankan syariah. *Zakat Perfomance Ratio* tidak berpengaruh terhadap kinerja perbankan syariah. *Equitable Distribution Ratio* berpengaruh negatif terhadap kinerja perbankan syariah. Sedangkan *Intellectual Capital* tidak berpengaruh terhadap kinerja perbankan syariah. Penilaian kinerja dengan pendekatan *maqashid syariah* masih belum sepenuhnya dilaksanakan, sehingga masih perlu dikaji dan dikembangkan pengukuran kinerja bank syariah yang relevan dengan filosofi dan tujuannya.

Kata kunci: *Sharia Compliace, Intellectual Capital, Maqashid Syariah Index*

SUMMARY

This research is motivated by the development of Islamic banking which has continued to increase but still has fluctuated in performance especially in term of maqashid sharia. This increase in growth must of course be balanced and accompanied by strengthening sharia principles and the company's ability to manage existing resources. This quantitative research aims to analyze and obtain empirical evidence about the effect of sharia compliance and intellectual capital on the performance of Islamic Bank through Maqashid Sharia Index approach.

This research is based on Sharia Enterprise Theory and Resource Based Theory with Islamic banking in Indonesia as population. The sampling method used is purposive sampling technique, in which from 14 Islamic Banks only 10 banks meet the criteria. The data analysis technique is multiple linear regression with hypothesis testing using t test and F test with 5% significant level.

The results show that the profit sharing ratio has a positive and significant effect on the performance of Islamic banking. Zakat performance ratio does not effect on the performance of Islamic banking. Equitable distribution ratio has a negative effect on the performance of Islamic banking. While Intellectual capital does not effect on the performance of Islamic banking. Performance appraisal with the maqashid sharia approach is still not fully implemented, so it still needs to be studied and developed to measure the performance of Islamic banks that are relevant to the philosophy and objectives.

Keywords: Sharia Compliance, Intellectual Capital, Maqashid Sharia Index