

Abstract : *This research aims to determine the effect of good corporate governance and sharia compliance variables on financial performance with intellectual capital as a moderating variable in Islamic Commercial Banks registered with the Financial Services Authority in 2013-2020. Sample selection using purposive sampling method and obtained a sample of 56 data. The analytical method in this study uses multiple regression analysis and moderated regression analysis on the Statistical Package for Social Science (SPSS) Version 23.0. The results of this study show that: (1) Good Corporate Governance has a positive effect on the financial performance of Islamic commercial banks; (2) Shariah Compliance which is represented by profit sharing ratio has a negative effect on the financial performance of Sharia Commercial Banks; (3) Shariah Compliance represented by Islamic income ratio has a positive effect on the financial performance of Sharia Commercial Banks; (4) Intellectual Capital does not moderate the effect of good corporate governance on the financial performance of Islamic Commercial Banks; (5) Intellectual Capital strengthens the effect of profit sharing ratio on the financial performance of Islamic Commercial Banks; (6) Intellectual Capital does not moderate the effect of Islamic income ratio on the financial performance of Islamic Banks.*

Keywords: *Good Corporate Governance, Shariah Compliance, Profit Sharing Ratio, Islamic Income Ratio, and Intellectual Capital.*

Abstrak : *Tujuan dari penelitian ini adalah untuk mengetahui pengaruh variabel *good corporate governance* dan *sharia compliance* terhadap kinerja keuangan dengan *intellectual capital* sebagai variabel moderasi pada Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan pada tahun 2013-2020. Pemilihan sampel menggunakan metode *purposive sampling* dan diperoleh sampel sebanyak 56 data. Metode analisis dalam penelitian ini menggunakan analisis regresi berganda dan analisis regresi moderasi pada *Statistical Package for Social Science (SPSS) Version 23.0*. Hasil dari penelitian ini menunjukkan bahwa: (1) *Good Corporate Governance* berpengaruh positif terhadap kinerja*

keuangan Bank Umum Syariah; (2) *Shariah Compliance* yang diwakili oleh *profit sharing ratio* berpengaruh negatif terhadap kinerja keuangan Bank Umum Syariah; (3) *Shariah Compliance* yang diwakili oleh *Islamic income ratio* berpengaruh positif terhadap kinerja keuangan Bank Umum Syariah; (4) *Intellectual Capital* tidak memoderasi pengaruh *good corporate governance* terhadap kinerja keuangan Bank Umum Syariah; (5) *Intellectual Capital* memperkuat pengaruh *profit sharing ratio* terhadap kinerja keuangan Bank Umum Syariah; (6) *Intellectual Capital* tidak memoderasi pengaruh *Islamic income ratio* terhadap kinerja keuangan Bank Umum Syariah.

Kata Kunci: *Good Corporate Governance, Shariah Compliance, Profit Sharing Ratio, Islamic Income Ratio, dan Intellectual Capital.*

