

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh modal intelektual penerapan Good Corporate Governance, dan Non Performing Financing terhadap kinerja keuangan pada Bank Umum Syariah di Indonesia dengan Dana Pihak Ketiga sebagai variabel moderasi periode 2018-2022. Populasi dalam penelitian ini adalah Bank Umum Syariah di Indonesia, dengan teknik pengambilan sampel yaitu purposive sampling, sehingga didapat sampel yang berjumlah 7 bank. Data yang didapat dianalisis dengan teknik analisis regresi linear data panel. Hasil penelitian ini menunjukkan bahwa: (1) Modal Intelektual berpengaruh positif terhadap kinerja keuangan Bank Umum Syariah di Indonesia; (2) Good Corporate Governance berpengaruh positif terhadap kinerja keuangan Bank Umum Syariah di Indonesia; (3) Non Performing Financing berpengaruh negatif terhadap kinerja keuangan Bank Umum Syariah di Indonesia; (4) Dana Pihak Ketiga memperkuat pengaruh positif modal intelektual terhadap kinerja keuangan Bank Umum Syariah di Indonesia. (5) Dana Pihak Ketiga tidak memperkuat pengaruh positif GCG terhadap kinerja keuangan Bank Umum Syariah di Indonesia. (6) Dana Pihak Ketiga memperkuat pengaruh negatif NPF terhadap kinerja keuangan Bank Umum Syariah di Indonesia. Implikasi dari kesimpulan diatas yaitu Sebagai upaya untuk terus meningkatkan kinerja keuangannya secara optimal, para manajerial Bank Umum Syariah di Indonesia perlu memprioritaskan kebijakan yang terkait dengan modal intelektual, Good Corporate Governance dan Non-Performing Financing, baik secara langsung maupun tidak langsung melalui DPK.

ABSTRACT

This study aims to determine the effect of intellectual capital implementing Good Corporate Governance and Non-Performing Financing on financial performance at Islamic Commercial Banks in Indonesia with Third Party Funds as a moderating variable for the 2018-2022 period. The population in this study is Islamic Commercial Banks in Indonesia, with a sampling technique that is purposive sampling, so that a sample of 7 banks is obtained. The data obtained were analyzed using panel data linear regression analysis techniques. The results of this study indicate that: (1) Intellectual Capital has a positive effect on the financial performance of Islamic Commercial Banks in Indonesia; (2) Good Corporate Governance has a positive effect on the financial performance of Islamic Commercial Banks in Indonesia; (3) Non-Performing Financing has a negative effect on the financial performance of Islamic Commercial Banks in Indonesia; (4) Third Party Funds strengthen the positive influence of intellectual capital on the financial performance of Islamic Commercial Banks in Indonesia. (5) Third Party Funds do not strengthen the positive influence of GCG on the financial performance of Islamic Commercial Banks in Indonesia. (6) Third Party Funds strengthen the negative influence of NPF on the financial performance of Islamic Commercial Banks in Indonesia. The implication of the conclusions above is that as an effort to continue to improve their financial performance optimally, managers of Islamic Commercial Banks in Indonesia need to prioritize policies related to intellectual capital, Good Corporate Governance and Non-Performing Financing, both directly and indirectly through DPK.