

RINGKASAN

Penelitian ini bertujuan untuk mengetahui pengaruh *Good Corporate Governance*, *Non Performing Finance* dan *Intellectual Capital* terhadap kinerja keuangan pada Bank Umum Syariah di Indonesia yang terdaftar di OJK pada tahun 2014-2018.

Populasi dalam penelitian ini adalah 13 bank umum syariah yang terdaftar di OJK tahun 2014-2018. Sample dalam penelitian ini menggunakan teknik *purposive sampling*. Berdasarkan teknik tersebut diperoleh 7 bank umum syariah, namun ada 2 data outlier sehingga 2 bank tidak dapat masuk sampel penelitian, hanya 5 bank umum syariah yang dijadikan sampel. Data dianalisis dengan menggunakan regresi data panel pada Eviews 9.

Hasil penelitian menunjukkan bahwa: (1) *Good Corporate Governance* tidak berpengaruh terhadap kinerja keuangan, (2) *Non Performing Finance* berpengaruh negatif terhadap kinerja keuangan, (3) *Intellectual Capital* berpengaruh positif terhadap kinerja keuangan.

Kata kunci: Kinerja Keuangan, *Good Corporate Governance*, *Non Performing Finance*, *Intellectual Capital*

SUMMARY

This study aims to determine the effect of Good Corporate Governance, Non Performing Finance and Intellectual Capital on financial performance at Islamic Commercial Banks in Indonesia which are registered with the Financial Services Authority/ OJK in 2014-2018.

The population in this study were 13 Islamic commercial banks registered with the OJK in 2014-2018. The sample in this study used a purposive sampling technique. Based on this technique, 7 Islamic commercial banks were obtained, but there were 2 outlier data so that 2 banks could not be included in the research sample, only 5 Islamic commercial banks were sampled. Data were analyzed using panel data regression on Eviews 9.

The results showed that: (1) Good Corporate Governance has no effect on financial performance, (2) Non-Performing Finance has a negative effect on financial performance, (3) Intellectual Capital has a positive effect on financial performance.

Keywords: *Financial Performance, Good Corporate Governance, Non Performing Finance, Intellectual Capital*