

ABSTRAK

FAHMIATUZ ZULFAH AMALIA. Pengaruh Penerapan *Good Governance Business Syariah (GGBS)* dan *Intellectual Capital* Terhadap Kinerja Bank Syariah di Indonesia dengan Pendekatan *Islamicity Financial Performance Index*. Fakultas Ekonomi Universitas Negeri Jakarta. 2019.

Penelitian ini bertujuan untuk mengetahui pengaruh penerapan *good governance business syariah (ggbs)* dan *intellectual capital* terhadap kinerja bank syariah pada bank umum syariah yang terdaftar di Bank Indonesia (BI) menggunakan pendekatan *islamicity financial performance index* pada periode 2013 sampai 2016. Melalui teknik *purposive sampling* terpilih 36 sampel dari 9 bank umum syariah selama tahun amatan 2013-2016.

Kinerja Bank Syariah sebagai Variabel Dependen dalam penelitian ini diproksikan dengan indikator *Zakat Performance Ratio* dan *Equitable Distribution Ratio*. Sedangkan Variabel Independen dalam penelitian ini adalah variabel *Good Governance Business Syariah (GGBS)* yang diproksikan dengan indikator Dewan Pengawas Syariah dan Dewan Direksi, serta variabel *Intellectual Capital* yang diproksikan dengan indikator *physical capital (VACA)*, dan *human capital (VAHU)*. Pengaruh dan hubungan ketiga variable diuji dengan metode analisis partial least square (PLS) menggunakan SmartPLS.

Hasil uji hipotesis menunjukkan bahwa *good governance business syariah (ggbs)* dan *intellectual capital* berpengaruh positif dan signifikan terhadap kinerja keuangan bank syariah.

Kata Kunci : *good governance business syariah (ggbs)*, *intellectual capital*, *islamicity financial performance index*.

ABSTRACT

FAHMIATUZ ZULFAH AMALIA. The Influence of Implementation of Good Governance Business Sharia (GGBS) and Intellectual Capital on Sharia Bank Performance in Indonesia Using The Islamicity Financial Performance Index Approach. Faculty of Economics, Universitas Negeri Jakarta. 2019.

This research is conducted to determine the influence of Good Governance Business Sharia (GGBS) and Intellectual Capital on Sharia Bank Performance in sharia commercial bank listed on the Bank Indonesia (BI) that Using The Islamicity Financial Performance Index Approach. The period in this research for 4 years 2013-2016. Through the purposive sampling technique selected 36 sampels for 2013-2016 period.

The Sharia Bank Performance as Dependent Variables in this study is proxied by Zakat Performance Ratio dan Equitable Distribution Ratio indicators. While the Independent Variable in this study is Good Governance Business Syariah (GGBS) which is proxied by sharia supervisory board and directors and Intellectual Capital variable is proxied by physical capital (VACA) and human capital (VAHU). The influence and relationship of the third variables were tested by using partial least square (PLS) analysis using SmartPLS 3.

Hypothesis test results show that Good Governance Business Syariah (GGBS) and Intellectual Capital have a positive and significant effect on sharia bank performance.

Keyword : *good governance business syariah (ggbs), intellectual capital, islamicity financial performance index.*