

## ABSTRAK

### ANALISIS PENGARUH *INTELLECTUAL CAPITAL* DAN *ISLAMICITY PERFORMANCE INDEX* TERHADAP PROFITABILITAS PERBANKAN SYARIAH DI INDONESIA TAHUN 2012-2016

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Tujuan dari penelitian ini adalah untuk mengetahui: (1) pengaruh *Intellectual Capital* terhadap Profitabilitas Perbankan Syariah Indonesia periode 2012-2016, (2) pengaruh *Profit Sharing Ratio* terhadap Profitabilitas Perbankan Syariah Indonesia periode 2012-2016, (3) pengaruh *Zakat Performing Ratio* terhadap Profitabilitas Perbankan Syariah Indonesia periode 2012-2016, (4) pengaruh *Equitable Distribution Ratio* terhadap Profitabilitas Perbankan Syariah Indonesia periode 2012-2016 dan (5) pengaruh *Islamic Income vs Non-Islamic Income* terhadap Profitabilitas Perbankan Syariah Indonesia periode 2012-2016.

Penelitian ini termasuk penelitian kausal. Sampel dalam penelitian ini adalah 11 Bank Umum Syariah terdaftar di Bank Indonesia periode 2012-2016. Teknik analisis data menggunakan analisis statistik deskriptif data, uji asumsi klasik, dan analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa : (1) Terdapat pengaruh signifikan *Intellectual Capital* terhadap ROA, (2) Terdapat pengaruh signifikan *Profit Sharing Ratio* terhadap ROA, (3) Tidak terdapat pengaruh signifikan *Zakat Performing Ratio* terhadap ROA, (4) Terdapat pengaruh signifikan *Equitable Distribution Ratio* terhadap ROA, dan (5) Tidak terdapat pengaruh signifikan *Islamic Income vs Non Islamic Income* terhadap ROA. Kesimpulan yang diperoleh adalah penelitian ini mendukung adanya *Intellectual Capital Theory*, *Resource Based View Theory*, *Knowledge Based Theory* dan, *Stakeholder Theory*.

Kata kunci: *Intellectual Capital*, *Profit Sharing Ratio*, *Zakat Performing Ratio*, *Equitable Distribution Ratio*, *Islamic Income vs Non-Islamic Income*, dan Profitabilitas

## **ABSTRACT**

### **ANALYSIS EFFECTS OF INTELLECTUAL CAPITAL AND ISLAMICITY PERFORMANCE INDEX ON PROFITABILITY OF ISLAMIC BANKS IN INDONESIA PERIODS 2012-2016**

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This research is conducted to examine: (1) the effect of Intellectual Capital on profitability of Islamic Banks in Indonesia period 2012-2016, (2) the effect of Profit Sharing Ratio on profitability of Islamic Banks in Indonesia period 2012-2016, (3) the effect of Zakat Performing Ratio on profitability of Islamic Banks in Indonesia period 2012-2016, (4) the effect of Equitable Distribution Ratio on profitability of Islamic Banks in Indonesia period 2012-2016 and (5) the effect of Islamic Income vs Non-Islamic Income on profitability of Islamic Banks in Indonesia period 2012-2016,

This study included a causal research. The sample in this study is 11 Islamic Banks listed in Bank Indonesia 2012-2016. The data analysis technique used descriptive statistical analysis, the classical assumption test, a simple and multiple linear regression analysis

The result shows that: (1) There is a significant positive effect of Intellectual Capital on Profitability, (2) There is a significant positive effect of Profit Sharing Ratio on Profitability, (3) There is no significant effect of Zakat Performing Ratio on Profitability, (4) There is a significant positive effect of Equitable Distribution Ratio on Profitability, and (5) There is no significant effect of Islamic Income vs Non Islamic Income on Profitability. The conclusions of this final research are support of Intellectual Capital Theory, Resource Based View Theory, Knowledge Based Theory and, Stakeholder Theory.

**Keywords:** Intellectual Capital, Profit Sharing Ratio, Zakat Performing Ratio, Equitable Distribution Ratio, Islamic Income vs Non-Islamic Income, and Profitability