

ABSTRAK

PENGARUH RISIKO KREDIT DAN MODAL INTELEKTUAL TERHADAP KINERJA KEUANGAN PERBANKAN SYARIAH BERDASARKAN *ISLAMICITY PERFORMANCE INDEX*

Oleh

Sheila Rosananda

1912110222.1912110222@mail.darmajaya.ac.id

Tujuan penelitian ini adalah untuk mengetahui pengaruh risiko kredit dan modal intelektual terhadap kinerja keuangan berdasarkan *Islamicity Performance Index* (IPI) pada tahun 2017-2021. Pengukuran IPI digunakan untuk mengungkapkan kinerja keuangan dengan melibatkan nilai-nilai materialistik dan spiritual dalam bank syariah berdasarkan rasio *Profit Sharing Rasio (PSR)*. Metode penelitian: kuantitatif dengan pendekatan asosiatif kausal. Populasi: 195 bank syariah yang terdaftar di OJK. Pengambilan sampel melalui purposive sampling berhasil mendapatkan 11 bank umum syariah. Pengelolaan data menggunakan uji regresi data panel dan uji asumsi klasik. Hasil penelitian ini dapat disimpulkan bahwa Risiko kredit tidak berpengaruh signifikan terhadap kinerja keuangan (PSR), sementara modal intelektual berpengaruh positif signifikan terhadap kinerja keuangan BUS berdasarkan IPI yang di proksikan oleh PSR.

Kata Kunci: Kinerja Keuangan, Risiko Kredit, Modal Intelektual

ABSTRACT

INFLUENCE OF CREDIT RISK AND INTELLECTUAL CAPITAL ON THE FINANCIAL PERFORMANCE OF ISLAMIC BANKING BASED ON THE ISLAMICITY PERFORMANCE INDEX

By:

Sheila Rosananda

1912110222.1912110222@mail.darmajaya.ac.id

The primary aim of this research is to investigate the impact of credit risk and intellectual capital on financial performance, as measured by the Islamicity Performance Index (IPI), for the period spanning from 2017 to 2021. The IPI measurement is employed to assess the financial performance of Islamic banks by integrating both worldly and spiritual qualities, utilizing the Profit Sharing Ratio (PSR) ratio as a basis. The research methodology employed in this study is quantitative, utilizing a causal associative approach. The population of Shariah banks registered with the Financial Services Authority (OJK) is 195. The sample procedure employed in this study involved the use of purposive sampling, which yielded a total of 11 Islamic commercial banks. The process of data management encompasses the utilization of panel data regression analysis and the application of classical assumption tests. The results of this study indicate that the influence of credit risk on financial performance, as measured by the PSR, is not statistically significant. However, it is seen that intellectual capital has a statistically significant beneficial effect on the financial performance of Islamic commercial banks, as measured by the IPI and proxied by the PSR.

Keywords: *Financial Performance, Credit Risk, Intellectual Capital.*

