

## ABSTRAK

Skripsi dengan judul “Analisis Impresi *Intellectual Capital* Terhadap Rasio *Non Performing Financing* Dengan Metode *Islamic Banking Value Added Intellectual Coefficient* (iB-VAIC™) Pada Bank BTPN Syariah Periode 2015-2023” ini ditulis oleh Cindy Oktiono Putri, NIM. 126401203129, pembimbing Dr. Muhamad Aqim Adlan, M.E.I.

Penelitian ini dilatarbelakangi oleh pentingnya menjaga kestabilan dan tingkat kesehatan bank dalam jangka panjang. Rasio NPF merupakan indikator pengukuran tingkat pembiayaan bermasalah dalam perbankan syariah. Perkembangan rasio NPF yang terus meningkat akan mengganggu kinerja dan kestabilan bank, serta dapat berdampak pada kebangkrutan. Berdasarkan laporan keuangan Bank BTPN Syariah memiliki perkembangan rasio NPF yang terus meningkat sejak tahun 2019-2023. Sehingga dalam penelitian ini bermaksud untuk menguji pengaruh *intellectual capital* melalui ketiga komponennya yaitu, *human capital*, *structural capital*, dan *capital employed* terhadap rasio NPF pada Bank BTPN Syariah, yang diukur dengan metode iB-VAIC™.

Pendekatan dalam penelitian ini yaitu metode kuantitatif, jenis penelitian asosiatif. Data yang digunakan berupa data sekunder, diperoleh dari laporan keuangan Bank BTPN Syariah periode 2015-2023. Pengambilan sampel dilakukan dengan teknik *purposive sampling* dan diperoleh sebanyak 36 sampel. Metode analisis data yang digunakan berupa uji regresi linier berganda dengan bantuan program *Eviews 12*, untuk melihat hubungan antara variabel bebas dan terikat.

Hasil penelitian ini menunjukkan bahwa, (1) *human capital* (iB-VAHU) secara parsial berpengaruh negatif tidak signifikan terhadap rasio NPF Bank BTPN Syariah, (2) *structural capital* (iB-STVA) secara parsial berpengaruh positif tidak signifikan terhadap rasio NPF Bank BTPN Syariah, (3) *capital employed* (iB-VACA) secara parsial berpengaruh negatif dan signifikan terhadap rasio NPF Bank BTPN Syariah, (4) komponen *intellectual capital* (*human capital*, *structural capital*, dan *capital employed*) secara simultan berpengaruh signifikan terhadap rasio NPF Bank BTPN Syariah.

**Kata Kunci :** *capital employed, human capital, intellectual capital, non performing financing, structural capital*

## **ABSTRACT**

*The thesis with the title "Intellectual Capital Impression Analysis of the Non-Performing Financing Ratio Using the Islamic Banking Value Added Intellectual Coefficient (iB-VAIC™) Method at Bank BTPN Syariah for the 2015-2023 Period" was written by Cindy Oktiono Putri, NIM. 126401203129, supervisor Dr. Muhamad Aqim Adlan, M.E.I.*

*This research is motivated by the importance of maintaining bank stability and health in the long term. The NPF ratio is an indicator measuring the level of problematic financing in sharia banking. The ever-increasing development of the NPF ratio will disrupt bank performance and stability, and could result in bankruptcy. Based on the financial reports of Bank BTPN Syariah, the NPF ratio has continued to increase since 2019-2023. So this research aims to test the influence of intellectual capital through its three components, namely, human capital, structural capital, and capital employed on the NPF ratio at Bank BTPN Syariah, which is measured using the iB-VAIC™ method.*

*The approach in this research is a quantitative method, causal associative type of research. The data used is secondary data, obtained from the financial reports of Bank BTPN Syariah for the 2015-2023 period. Sampling was carried out using a purposive sampling technique and obtaining 36 samples. The data analysis method used is a multiple linear regression test with the help of the Eviews 12 program, to see the relationship between the independent and dependent variables.*

*The results of this research show that, (1) the human capital variable (iB-VAHU) partially has an insignificant negative effect on the NPF ratio of Bank BTPN Syariah, (2) the structural capital variable (iB-STVA) partially has an insignificant positive effect on the NPF ratio Bank BTPN Syariah, (3) the capital employed variable (iB-VACA) partially has a negative and significant effect on the NPF ratio of Bank BTPN Syariah, (4) the intellectual capital components (human capital, structural capital, and capital employed) simultaneously have a significant effect on BTPN Syariah Bank NPF ratio.*

**Keywords : capital employed, human capital, intellectual capital, non performing financing, structural capital**