

ABSTRAK

Skripsi dengan judul “Pengaruh *Intellectual Capital* Terhadap Kinerja Keuangan di Industri Perbankan yang Terdaftar di Bursa Efek Indonesia dengan *Competitive Advantage* sebagai Variabel *Intervening* (Studi Pada Bank Umum Syariah Tahun 2012–2022)” ditulis Siti Nurhalizah, NIM. 12401193043, Fakultas Ekonomi dan Bisnis Islam, Jurusan Ekonomi, Program Studi Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing Citra Mulya Sari, S.E.Sy., M.E.

Penelitian ini dilatarbelakangi oleh perekonomian di Indonesia yang mengalami peningkatan cukup pesat dalam dunia perbankan. Persaingan dalam mencapai keunggulan kompetitif, perbankan syariah memanfaatkan dan mengelola seluruh sumber daya dengan menerapkan sistem manajemen yang berdasarkan pada ilmu pengetahuan yang disebut *Intellectual Capital* (IC). *Intellectual Capital* (IC) merupakan aset tidak berwujud guna meningkatkan kinerja dan kemampuan bersaing serta memberikan nilai banding perusahaan lain.

Tujuan penelitian ini untuk melihat pengaruh *Value Added Human Capital* (VAHU), *Value Added Capital Employed* (VACA), *Structural Capital Value Added* (STVA), dan *Intellectual Capital* (VAIC) terhadap *Return On Asset* (ROA) dan *Asset Utilization Capability* (AUC). Serta peran *Competitive Advantage* (CA) dalam menjadi perantara hubungan langsung dan tidak langsung antara *Intellectual Capital* (VAIC) dengan kinerja keuangan (ROA).

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis *asosiatif*. Jumlah sampel sebanyak 33 dari 3 Bank Umum Syariah yang terdaftar di Bursa Efek Indonesia yaitu Bank Aladin Syariah, Bank Panin Dubai Syariah, dan Bank Tabungan Pensiunan Nasional Syariah tahun 2012-2022. Teknik sampling yang digunakan *Purposive Sampling* dengan *Path Analysis* untuk membuktikan hipotesis penelitian.

Hasil penelitian menunjukkan *Value Added Human Capital* (VAHU), *Value Added Capital Employed* (VACA), dan *Intellectual Capital* (VAIC) berpengaruh *Return On Asset* (ROA) dan *Asset Utilization Capability* (AUC), sedangkan *Structural Capital Value Added* (STVA) tidak berpengaruh terhadap *Return On Asset* (ROA). Sedangkan *Competitive Advantage* (AUC) berpengaruh tidak langsung dan mampu memediasi hubungan antara *Intellectual Capital* (VAIC) dan kinerja keuangan perusahaan (ROA).

Kata kunci: *Intellectual Capital*, VAHU, VACA, STVA, Kinerja Keuangan, ROA, *Competitive Advantage*, AUC

ABSTRACT

The thesis entitled "The Influence of Intellectual Capital on Financial Performance in the Banking Industry Listed on the Indonesia Stock Exchange with Competitive Advantage as an Intervening Variable (Study on Islamic Commercial Banks in 2012–2022)" was written by Siti Nurhalizah, NIM. 12401193043, Faculty of Islamic Economics and Business, Department of Economics, Islamic Banking Study Program, Sayyid Ali Rahmatullah State Islamic University Tulungagung, Advisor to Citra Mulya Sari, S.E.Sy., M.E.

This research is motivated by the rapid development of the economy in Indonesia, one of which is in the banking world. In competing and achieving competitive advantage, Islamic banking management utilizes and manages all resources owned by implementing a management system based on science or called Intellectual Capital. Intellectual Capital is an intangible asset that can provide knowledge-based resources that serve to improve the company's performance and competitive ability and provide value compared to other companies.

The purpose of this study is to see the effect of Value Added Human Capital (VAHU), Value Added Capital Employed (VACA), Structural Capital Value Added (STVA), and Intellectual Capital (VAIC) on Return On Asset (ROA) and Asset Utilization Capability (AUC). As well as the role of Competitive Advantage (AUC) in mediating the direct and indirect relationship between Intellectual Capital (VAIC) and financial performance (ROA).

This study uses a quantitative approach with an associative type. The number of samples is 33 out of 3 Sharia Commercial Banks listed on the IDX, namely Bank Aladin Syariah, Bank Panin Dubai Syariah, and Bank Savings Pensiunan Nasional Syariah in 2012-2022. The sampling technique used is Purposive Sampling with Path Analysis to prove the research hypothesis

The results showed that Value Added Human Capital (VAHU), Value Added Capital Employed (VACA), and Intellectual Capital (VAIC) had an effect on Return On Asset (ROA) and Asset Utilization Capability (AUC), while Structural Capital Value Added (STVA) had no effect on Return On Asset (ROA). Meanwhile, Competitive Advantage (AUC) has an indirect effect and is able to mediate the relationship between Intellectual Capital (VAIC) and the company's financial performance (ROA).

Keywords: *Intellectual Capital, VAHU, VACA, STVA, Financial Performance, ROA, Competitive Advantage, AUC*