

ABSTRACT

THE INFLUENCE OF THE SHARIA SUPERVISORY BOARD, RISK TAKING, AND INTELLECTUAL CAPITAL ON BANKING FINANCIAL PERFORMANCE

(Empirical Study of Sharia Banks in Indonesia 2019-2021)

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This research aims to analyze the influence of the characteristics of the Sharia Supervisory Board, risk taking and intellectual capital on the financial performance of sharia banking. The characteristics of the Sharia Supervisory Board are measured by 2 indicators, namely the number of the Sharia Supervisory Board and the education of the Sharia Supervisory Board who are graduates in finance or banking. The population in this study was 13 Islamic banks in Indonesia with an observation span of 3 years, namely 2019-2021. The research sample was taken using a purposive sampling technique and a research sample of 11 Islamic banks was obtained. Data analysis carried out included descriptive statistical tests, panel data regression tests, classical assumption tests, and hypothesis tests using the Eviews 12 statistical tool.

The research results show that the Sharia Supervisory Board Characteristics variables as measured by the number of Sharia Supervisory Boards and the education of the Sharia Supervisory Board as well as the respective risk taking variables have no effect on the financial performance of Islamic banks. Intellectual capital has a positive effect on the financial performance of Islamic banks. Finally, the Sharia Supervisory Board variables, risk taking and intellectual capital together have no effect on the financial performance of Islamic banks.

Keywords: Characteristics of the Sharia Supervisory Board, Number of Sharia Supervisory Boards, Education of the Sharia Supervisory Board, Risk Taking, Intellectual Capital and Financial Performance

ABSTRAK

PENGARUH DEWAN PENGAWAS SYARIAH, PENGAMBILAN RISIKO, DAN *INTELLECTUAL CAPITAL* TERHADAP KINERJA KEUANGAN PERBANKAN

(Studi Empiris pada Bank Syariah yang ada di Indonesia Tahun 2019-2021)

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Penelitian ini bertujuan untuk menganalisa pengaruh karakteristik Dewan Pengawas Syariah, pengambilan risiko dan *intellectual capital* terhadap kinerja keuangan perbankan syariah. Karakteristik Dewan Pengawas Syariah diukur dengan 2 indikator yaitu jumlah Dewan Pengawas Syariah dan pendidikan Dewan Pengawas Syariah yang merupakan sarjana keuangan maupun perbankan. Populasi dalam penelitian ini berjumlah 13 bank syariah di Indonesia dengan rentang pengamatan 3 tahun yaitu tahun 2019-2021. Pengambilan sampel penelitian dengan teknik *purposive sampling* dan diperoleh sampel penelitian berjumlah 11 bank syariah. Analisis data yang dilakukan meliputi uji statistik deskriptif, uji regresi data panel, uji asumsi klasik, dan uji hipotesis menggunakan alat bantu statistik *Eviews 12*.

Hasil penelitian menunjukkan bahwa variabel Karakteristik Dewan Pengawas Syariah yang diukur dengan jumlah Dewan Pengawas Syariah dan pendidikan Dewan Pengawas Syariah serta variabel pengambilan risiko masing-masing tidak berpengaruh terhadap kinerja keuangan bank syariah. *Intellectual capital* berpengaruh positif terhadap kinerja keuangan bank syariah. Terakhir, variabel Dewan Pengawas Syariah, pengambilan risiko dan *intellectual capital* secara bersama-sama tidak berpengaruh terhadap kinerja keuangan bank syariah.

Kata Kunci : Karakteristik Dewan Pengawas Syariah, Jumlah Dewan Pengawas Syariah, Pendidikan Dewan Pengawas Syariah, Pengambilan Risiko, *Intellectual Capital* dan Kinerja Keuangan