

ABSTRAK

Indri Eka Yanti, 2024. Peran *Leverage* Dalam Memoderasi Pengaruh *Islamic Intellectual Capital*, *Islamic Corporate Governance* dan *Islamicity Performance Index* terhadap Kinerja Keuangan Pada Bank Umum Syariah (BUS). Ketua Komisi: Iqbal Muhammad Aris Ali, Anggota Komisi: Dwi Yana Amalia Sari Fala.

Tujuan penelitian ini adalah untuk mengetahui Peran *Leverage* Dalam Memoderasi Pengaruh *Islamic Intellectual Capital*, *Islamic Corporate Governance* dan *Islamicity Performance Index* terhadap Kinerja Keuangan Pada Bank Umum Syariah (BUS) periode 2018-2023. Pengambilan sampel menggunakan teknik *purposive sampling* diperoleh 17 Bank Umum Syariah sesuai dengan kriteria yang ditentukan sehingga diperoleh jumlah sampel sebanyak 52 sampel. Alat uji yang digunakan yaitu analisis regresi berganda dan *Moderating Regression Analysis* (MRA), dengan menggunakan alat uji SPSS 26.

Hasil penelitian ini menunjukkan bahwa: (1) *Islamic intellectual capital* (IIC) berpengaruh positif terhadap kinerja keuangan, (2) *Islamic Corporate Governance* (ICG) tidak berpengaruh terhadap kinerja keuangan, (3) *Islamicity Performance Index* (IPI) tidak berpengaruh terhadap kinerja keuangan, (4) *Leverage* dapat memoderasi pengaruh *Islamic intellectual capital* (IIC) terhadap kinerja keuangan, (5) *Leverage* dapat memoderasi pengaruh *Islamic Corporate Governance* (ICG) terhadap kinerja keuangan, (6) *Leverage* dapat memoderasi pengaruh *Islamicity Performance Index* (IPI) terhadap kinerja keuangan.

Kata kunci: *Islamic intellectual capital*, *Islamic Corporate Governance*, *Islamicity Performance Index*, Kinerja Keuangan dan *Leverage*

ABSTRACT

Indri Eka Yanti, 2024. *The Role of Leverage in Moderating the Effect of Islamic Intellectual Capital, Islamic Corporate Governance and Islamicity Performance Index on Financial Performance at Islamic Commercial Banks (BUS).* Chairman of the Commission: Iqbal Muhammad Aris Ali, Commission Member: Dwi Yana Amalia Sari Fala.

The purpose of this study was to determine the role of leverage in moderating the influence of Islamic Intellectual Capital, Islamic Corporate Governance and Islamicity Performance Index on Financial Performance at Islamic Commercial Banks (BUS) for the period 2018-2023. Sampling using purposive sampling technique obtained 17 Islamic Commercial Banks in accordance with the specified criteria so as to obtain a total sample of 52 samples. The test tool used is multiple regression analysis and Moderating Regression Analysis (MRA), using the SPSS 26 test tool.

The results of this study indicate that: (1) Islamic intellectual capital (IIC) has a positive effect on financial performance, (2) Islamic Corporate Governance (ICG) has no effect on financial performance, (3) Islamicity Performance Index (IPI) has no effect on financial performance, (4) Leverage can moderate the effect of Islamic intellectual capital (IIC) on financial performance, (5) Leverage can moderate the effect of Islamic Corporate Governance (ICG) on financial performance, (6) Leverage can moderate the effect of Islamicity Performance Index (IPI) on financial performance.

Keywords: *Islamic intellectual capital, Islamic Corporate Governance, Islamicity Performance Index, Financial Performance and Leverage*