

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pencapaian Maqashid Syariah terhadap Good Corporate Governance, Kinerja Perbankan Syariah, Intellectual Capital dengan Earning sebagai variabel Intervening. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar pada Otoritas Jasa Keuangan (OJK) di Indonesia periode 2016 - 2020. Pengambilan sampel dalam penelitian ini dilakukan secara *purposive sampling* yang menghasilkan sampel penelitian sepuluh (10) Bank Umum Syariah. Teknik pengumpulan data yaitu menggunakan studi kepustakaan dan riset internet. Metode analisis yang digunakan adalah analisis regresi berganda dan analisis jalur menggunakan SPSS 23.

Hasil Penelitian yang didapatkan berdasarkan Uji Parsial (Uji-t) diperoleh Good Corporate Governance dalam artian Dewan Komisaris (DK), Dewan Pengawas Syariah (DPS) tidak berpengaruh signifikan terhadap Earning yang diukur menggunakan *Net Income Margin* (NIM), sedangkan Good Corporate Governance dalam konteks Dewan Direksi (DD) berpengaruh signifikan terhadap Earning menggunakan *Net Income Margin* (NIM) pada Bank Umum Syariah. Kinerja Perbankan Syariah yang diukur menggunakan *Profit Sharing Ratio* (PSR) tidak berpengaruh signifikan terhadap Earning yang diukur menggunakan *Net Income Margin* (NIM) pada Perbankan Syariah. Intellectual Capital (IC) berpengaruh signifikan terhadap Earning yang diukur menggunakan *Net Income Margin* (NIM) pada Perbankan Syariah. Hasil Analisis Jalur *Earning* yang diukur menggunakan *Net Income Margin* (NIM) tidak dapat memediasi *Good Corporate Governance* dalam artian Dewan Komisaris (DK) terhadap Pencapaian Maqashid Syariah pada Perbankan Syariah, sedangkan Earning yang diukur menggunakan *Net Income Margin* (NIM) dapat memediasi *Good Corporate Governance* dalam konteks Dewan Pengawas Syariah (DPS) dan Dewan Direksi (DD) terhadap Pencapaian Maqashid Syariah pada Perbankan Syariah. Earning yang diukur menggunakan *Net Income Margin* (NIM) tidak dapat memediasi Kinerja Perbankan Syariah yang diukur menggunakan *Profit Sharing Ratio* (PSR) terhadap Pencapaian Maqashid Syariah pada Perbankan Syariah. Earning yang diukur menggunakan *Net Income Margin* (NIM) dapat memediasi *Intellectual Capital* (IC) terhadap Pencapaian Maqashid Syariah pada Perbankan Syariah.

Kata Kunci : *Dewan Komisaris (DK), Dewan Pengawas Syariah (DPS), Dewan Direksi (DD), Kinerja Perbankan Syariah, Profit Sharing Ratio (PSR), Intellectual Capital, Net Income Margin (NIM)*

ABSTRACT

This study aims to determine the effect of achieving Maqashid Syariah on Good Corporate Governance, Islamic Banking Performance, Intellectual Capital with Earning as an Intervening variable. The population in this study is Islamic Commercial Banks registered with the Financial Services Authority (OJK) in Indonesia for the period 2016 - 2020. Sampling in this study was carried out by purposive sampling which resulted in a research sample of ten (10) Islamic Commercial Banks. Data collection techniques were using library research and internet research. The analytical methods used were multiple regression analysis and path analysis using SPSS 23.

The results obtained based on the Partial Test (t-test) obtained Good Corporate Governance in the sense that the Board of Commissioners (DK), Sharia Supervisory Board (DPS) has no significant effect on Earnings as measured by Net Income Margin (NIM), while Good Corporate Governance in the context of the Board of Directors (DD) has a significant effect on Earning using Net Income Margin (NIM) in Islamic Commercial Banks. Islamic Banking Performance as measured using Profit Sharing Ratio (PSR) has no significant effect on Earning as measured using Net Income Margin (NIM) in Islamic Banking. Intellectual Capital (IC) using the Value Added Intellectual Coefficient (VAIC™) model has a significant effect on Earning which is measured using the Net Income Margin (NIM) in Islamic Banking. The results of the Pathway Analysis of Earnings measured using Net Income Margin (NIM) cannot mediate Good Corporate Governance in the sense that the Board of Commissioners (DK) on the Achievement of Maqashid Syariah in Islamic Banking, while Earnings measured using Net Income Margin (NIM) can mediate Good Corporate Governance in the context of the Sharia Supervisory Board (DPS) and the Board of Directors (DD) on the Achievement of Sharia Maqashid in Sharia Banking. Earnings measured using Net Income Margin (NIM) cannot mediate Islamic Banking Performance as measured using Profit Sharing Ratio (PSR) on the Achievement of Islamic Maqashid in Islamic Banking. Earnings measured using Net Income Margin (NIM) can mediate Intellectual Capital on the Achievement of Islamic Maqashid by using Islamic Banking.

Key words : Board of Commissioners, Sharia Supervisory Board, Board of Directors, Islamic banking performance, Profit Sharing Ratio, Intellectual Capital, Net Income Margin