

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Intellectual Capital* yang terdiri atas HCE, SCE, CEE dan RCE yang diukur dengan menggunakan metode MVAIC™ terhadap *earnings before interest and taxes* pada Bank Umum Syariah. Jenis penelitian ini adalah deskriptif kuantitatif. Sampel diperoleh melalui metode *purposive sampling*. Total sampel akhir yang digunakan sebanyak 8 perusahaan. Teknik analisis data menggunakan regresi data panel STATA 13. Hasil analisis menunjukkan bahwa HCE, SCE, CEE dan RCE secara simultan berpengaruh positif dan signifikan terhadap EBIT. Kemudian secara parsial, HCE berpengaruh positif signifikan terhadap EBIT, sedangkan SCE, CEE dan RCE tidak berpengaruh terhadap EBIT.

Kata kunci : *Intellectual Capital* (IC), *Modified Value Added Intellectual Coefficient* (MVAIC), *Earnings Before Interest and Taxes* (EBIT), STATA 13

ABSTRACT

This study aims to examine the effect of Intellectual Capital consisting of HCE, SCE, CEE and RCE measured using the MVAIC™ method on earnings before interest and taxes of Sharia Commercial Banks in Indonesia. Types of research is descriptive quantitative. The sample was selected using purposive sampling method. Total sample used 8 banks. Data analysis technique by STATA 13 panel data regression. The results of the analysis showed that HCE, SCE, CEE and RCE simultaneously had a positive and significant effect on EBIT. Then partially, HCE has a significant positive effect on EBIT, while SCE, CEE and RCE have no effect on EBIT.

Keywords : Intellectual Capital (IC), Modified Value Added Intellectual Coefficient (MVAIC), Earnings Before Interest and Taxes (EBIT), STATA 13