

ABSTRACT

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Competition in Islamic banking will spur the management of Islamic banks to be more concerned about the strategy pursued in order to survive. The first strategy is to change the business that is based on labor-based business in the direction of knowledge based business. The second strategy is the financial performance of Sharia Banks in addition measured by conventional methods, should also be measured in terms of the goal of sharia (Maqasid Sharia), so it can be known whether the activities are carried out in accordance with the Tenets of Sharia principles. This study aimed to analyzed that impact of intellectual capital and islamicity performance index on the profitability of Sharia Banks Indonesia.

The population used in this study was Sharia Commercial Banks in Indonesia period 2010-2013, with a total sample of 9 bank. Sample was drawn by using purposive sampling method. The method of analysis used was multiple linier regression. Hypothesis testing was done using partial test (t-test), simultan test (F-test) and dominan with signifikan level 5%.

Partial results of hypothesis testing showed that the variable zakat performance ratio and director-Employees welfare Ratio positive and significant, due to the payment of zakat Islamic banks increased with increasing assets and allocate benefits to directors and employees fairly. Intellectual Capital, profit sharing ratio, Equitable distribution ratio and Islamic Income Ratio positive and no significant on profitability, due to the low capital structur , financing profit sharing is relatively small compared to buying, selling and financing emphasize the allocation of income among key stakeholders to employees and Islamic banking. Simultaneous results of hypothesis testing showed that the all variable independent have positive significant on profitability, and variable dominan was zakat performance ratio.