

## ABSTRAK

Penelitian ini menganalisis pengaruh strategi diversifikasi, Islamic corporate governance dan modal intelektual terhadap kinerja keuangan Bank Umum Syariah di Indonesia dengan pendekatan kuantitatif menggunakan analisis regresi linier berganda. Teknik pengambilan sampel menggunakan metode *purposive sampling* sehingga diperoleh jumlah sampel sebanyak 13 bank. Data yang digunakan berupa data sekunder yang bersumber dari laporan keuangan tahunan dan laporan tata kelola yang dipublikasikan. Hasil penelitian menunjukkan bahwa secara parsial diversifikasi berpengaruh positif dan signifikan terhadap kinerja keuangan. Selanjutnya, penerapan *Islamic Corporate Governance* yang baik juga terbukti berpengaruh positif signifikan dalam meningkatkan kinerja keuangan. Demikian pula dengan modal intelektual yang terdiri dari modal manusia, modal struktural, dan modal relasi, memiliki pengaruh positif dan signifikan terhadap kinerja keuangan bank. Secara simultan, ketiga variabel tersebut berpengaruh signifikan terhadap kinerja keuangan Bank Umum Syariah di Indonesia.

**Kata kunci:** Diversifikasi, *Islamic Corporate Governance*, Modal Intelektual, Kinerja Keuangan, Bank Umum Syariah.

## ABSTRACT

*This study analyzes the effects of diversification strategies, Islamic corporate governance, and intellectual capital on the financial performance of Sharia commercial banks in Indonesia using a quantitative approach based on multiple linear regression analysis. The sampling technique employed purposive sampling, resulting in a sample of 13 banks. The data used consists of secondary data sourced from published annual financial statements and corporate governance reports. The results indicate that, when considered individually, diversification has a positive and significant effect on financial performance. Furthermore, the implementation of sound Islamic corporate governance was also found to have a significant positive effect on improving financial performance. Similarly, intellectual capital comprising human capital, structural capital, and relational capital has a positive and significant effect on banks' financial performance. Simultaneously, these three variables have a significant effect on the financial performance of Sharia Commercial Banks in Indonesia.*

**Keywords:** *Diversification, Islamic Corporate Governance, Intellectual Capital, Financial Performance, Sharia Commercial Banks.*