

ABSTRACT

This study aims to analyze the moderating role of the Sharia Supervisory Board (SSB) in the relationship between Intellectual Capital (IC) and Profit Sharing Ratio (PSR) in Indonesian Islamic Commercial Banks. The independent variables are IC components consisting of Value Added Capital Employed (VACA), Value Added Human Capital (VAHU), and Structural Capital Value Added (STVA), while the moderating variables are SSB competence and SSB size. The sample consists of Islamic Commercial Banks registered with OJK during the 2021–2024 period. This study uses secondary data from annual reports selected through purposive sampling. The analysis model employs Moderated Regression Analysis (MRA) with Random Effect Model (REM) and robust standard errors. The results show that VACA, VAHU, and STVA do not directly and significantly affect PSR. SSB competence significantly strengthens the effect of VAHU and STVA on PSR, but does not moderate VACA. SSB size strengthens the effect of VAHU on PSR, but weakens the effect of VACA, and is not significant for STVA. Additional analysis shows that the interactions of IB-VAIC with both SSB competence and SSB size positively and significantly affect PSR.

Keywords: *Intellectual Capital, Profit Sharing Ratio, Sharia Supervisory Board, SSB Competence, SSB Size, Islamic Commercial Banks.*

