

## **ABSTRACT**

*The industry develops rapidly Islamic commercial bank that makes the importance of the application of knowledge-based industry, it has focused the importance of the use of intellectual capital in this industry which aims to determine the role of human resources in the industry of Islamic banks. The purpose of this study was to determine the effect of intellectual capital on the financial performance of Islamic Banking in Indonesia.*

*The population of this study is banking sharia companies in Indonesia bank (BI) in 2010-2012. The total study observation was 33 sampel. Sampling technique using purposive sampling method. Technique of data analysis done by hypothesis testing using multiple linear regression method. This study used the dependent variables (financial performance now periode and next periode) and the independent variables (Value Added Intellectual Coefficient and average growth of intellectual capital).*

*The results showed that the intellectual capital not significantly effect on financial Performance Sharia Commercial Banks and can't be used to predict future financial Performance Sharia Commercial Banks. In addition the average growth of intellectual capital (ROGIC) not also significantly influence future Business Performance Sharia Commercial Banks.*

**Keywords:** *Intellectual Capital, VAIC, Islamic Accounting, Sharia Commercial Banks Performance*