

**THE INFLUENCE OF INTELLECTUAL CAPITAL ON  
THE PERFORMANCE OF EMPLOYEES  
(A Case Study of PT. BPR Syariah Bangun Drajat Warga)**



**THESIS**

**SUBMITTED TO FACULTY OF ISLAMIC ECONOMICS AND  
BUSINESS OF STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE STRATA ONE DEGREE**

**BY:**

**Nur Syarifuddin  
NIM: 15820153**

**ISLAMIC BANKING DEPARTMENT  
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS  
STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA  
YOGYAKARTA**

**2018**

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**BY:**

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**SUPERVISOR:**

**Jauhar Faradis, S.H.I., M.A.  
NIP: 19840523 201101 1 008**

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**2018**



**MINISTRY OF RELIGIOUS AFFAIRS  
STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA  
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS**

Address: Marsda Adisucipto Street, Telp. (0274) 550821, 512474, Fax. (0274) 586117  
E-mail [febi@uin-suka.ac.id](mailto:febi@uin-suka.ac.id) Yogyakarta 55281

**FINAL PROJECT VALIDATION**

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Final project with the title of:

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has been written and arranged by:

Name : Nur Syarifuddin  
Student Number : 15820153  
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has been approved and accepted by Faculty of Islamic Economics and Business,  
State Islamic University of Sunan Kalijaga Yogyakarta.

**THE BOARD OF EXAMINERS:**

**Chairman of Board**

  
**Jauhar Faradis, S.H.I., M.A.**

**NIP. 19840523 201101 1 008**

**Examiner I**

  
**Muh. Ghafur Wibowo, S.E., M.Sc.**

**NIP. 19800314 200312 1 003**

**Examiner II**

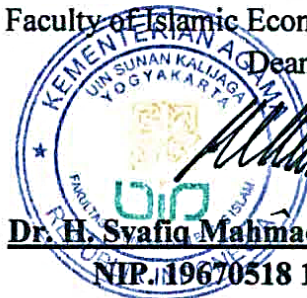
  
**Abdul Qoyum, S.E.I., M.Sc.Fin.**

**NIP. 19850630 201503 1 007**

Yogyakarta, November 22<sup>nd</sup> 2018

State Islamic University of Sunan Kalijaga Yogyakarta  
Faculty of Islamic Economics and Business

Dean,



**Dr. H. Syafiq Mahmadah Hanafi, M.Ag.**

**NIP. 19670518 199703 1 003**



**APPROVAL**

Subject : Thesis by Nur Syarifuddin

To

**The Respectable Dean of the Faculty of Islamic Economics and Business of  
State Islamic University of Sunan Kalijaga Yogyakarta  
In Yogyakarta**

*Assalamu'alaikum Wr. Wb.*

After going through proofreading, examining, giving direction and correcting, also making necessary improvements, thus I, as a Supervisor, reckon that this final project by following student:

Name : Nur Syarifuddin  
Student Number : 15820153  
Thesis' Title : **"The Influence of Intellectual Capital on the  
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has deserved to be submitted to the Faculty of Islamic Economics and Business, Islamic Banking Department, State Islamic University of Sunan Kalijaga Yogyakarta, as partial fulfilment of the requirements for the degree of bachelor of economy.

With this, we expect for this thesis to be trialed shortly. Thank you for your consideration.

*Wassalamu'alaikum Wr. Wb.*

Yogyakarta, November 1<sup>st</sup> 2018

Supervisor,

**JAUHAR FARADIS, S.H.I., M.A.**  
**NIP: 19840523 201101 1 008**

## DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I, the undersigned below:

Name : Nur Syarifuddin  
Student Number : 15820153  
Department : Islamic Banking  
Faculty : Islamic Economics and Business

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I hereby conclude my declaration with utmost sincerity.

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**Nur Syarifuddin**  
**NIM: 15820153**



## APPROVAL OF THESIS PUBLICATION FOR ACADEMIC PURPOSES

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## **MOTTO**

“A dream becomes a goal when action is taken toward its achievement.”

(Bo Bennett)



## **DEDICATION**

I dedicate this to my parents and my family for the endless support and encouragement in my study.





## ACKNOWLEDGMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

All praise is due to Allah, the *Rubb* of the worlds, and may Allah exalt the mention of His Prophet, and render him and his household safe and secure from all derogatory things. I would first like to thank Allah SWT for a chance to create this thesis in partial fulfilment of the requirements for the strata one degree. I would like to thank my beloved parents for providing me with unfailing support and continuous encouragement throughout my years of study and through the process of researching and writing this thesis. This accomplishment would not have been possible without them and also the following people for their invaluable help with this thesis:

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3. Joko Setyono, S.E., M.Si. as the Chief of Islamic Banking Department.
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The Author,



**Nur Syarifuddin**

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YOGYAKARTA

## TRANSLITERATION GUIDE

### Letters of the Alphabet

Initial	Medial	Final	Alone	Romanization
ا	ا	ا	ا	omit (see Note 1)
ب	ب	ب	ب	b
ت	ت	ت	ت	t
ث	ث	ث	ث	th
ج	ج	ج	ج	j
ح	ح	ح	ح	ḥ
خ	خ	خ	خ	kh
د	د	د	د	d
ذ	ذ	ذ	ذ	dh
ر	ر	ر	ر	r
ز	ز	ز	ز	z
س	س	س	س	s
ش	ش	ش	ش	sh
ص	ص	ص	ص	ṣ
ض	ض	ض	ض	ḍ
ط	ط	ط	ط	ṭ
ظ	ظ	ظ	ظ	ẓ
ع	ع	ع	ع	‘(ayn)
غ	غ	غ	غ	gh
ف	ف	ف	ف	f (see Note 2)
ق	ق	ق	ق	q (see Note 2)
ك	ك	ك	ك	k
ل	ل	ل	ل	l
م	م	م	م	m
ن	ن	ن	ن	n
هـ	هـ	هـ ، ه	هـ ، ه	h (see Note3)
و	و	و	و	w
ي	ي	ي	ي	y

## Vowels and Diphthongs

اَ	a	اِ	ā (see Rule 5)	اِي	ī
اُ	u	اِي	á (see Rule 6(a))	اَو	aw
اِ	i	اُو	ū	اِي	ay

## Letters Representing Non-Arabic Consonants

This list is not exhaustive. It should be noted that a letter in this group may have more than one phonetic value, depending on the country or area where it is used, and that the romanization will vary accordingly.

گ	g	چ	ch	ف	v
ڱ	ñ	چ	zh	ڦ	v
پ	p	ڙ	zh	ڤ	v

## Notes

1. For the use of *alif* to support *hamzah*, see rule 2. For the romanization of *hamzah* by the consonantal sign ' (*alif*), see rule 8(a). For other orthographic uses of *alif*, see rules 3-5.
2. The *Maghribī* variations ڤ and ڦ are romanized *f* and *q* respectively.
3. ڤ in a word in the construct state is romanized *t*. See rule 7(b).

## RULES OF APPLICATION

### Arabic Letters Romanized in Different Ways Depending on Their Context

1. As indicated in the table, و and ي may represent:

(a) The consonants romanized *w* and *y*, respectively.

wad‘	وعد
‘iwaḍ	وعد
dalw	دول
yad	يدي
hiyal	ليح
ṭahy	يھط

(b) The long vowels romanized *ū*, *ī* and *ā* respectively.

ūlá	أول
ṣūrah	وصرة
dhū	ذو
īmān	إلمين
jīl	ليج
fī	في
kitāb	اتكب
sahāb	احسب
jumān	امجن

See also rules 11(a) and 11(b)(1-2).

(c) The diphthongs romanized *aw* and *ay*, respectively.

awj	أوج
nawm	ونم
law	ول

aysar	أرسيد
shaykh	شيخيش
‘aynay	يانيع

See also rules 11(a)(2) and 11(b)(3).

2. ا (alif), و and ى when used to support ء (hamzah) are not represented in romanization. See rule 8(a).

3. ا (alif) when used to support waslah ( ّ ) and maddah ( ّ ) is not represented in romanization. See rules 9 and 10.

4. ا (alif) and و when used as orthographic signs without phonetic significance are not represented in romanization.

fa‘alū	ولعفا
ulā’ika	أوكذلا
ūqīyah	أوةيق

See also rule 12 and examples cited in rules 23-26.

5. ا (alif) is used to represent the long vowel romanized ā, as indicated in the table.

fā’il	لعا ف
riḍā	راض

This alif, when medial, is sometimes omitted in Arabic; it is always indicated in romanization. See rule 19.

6. Final ى appears in the following special cases:

(a) As ى (alif maqṣūrah) used in place of ا to represent the long vowel romanized ā.

ḥattá	حّتي
maḍá	مضّي



kubrā	رَبِيكِي
Yaḥyá	يَحْيَى
musammá	مَسْمَى
Muṣṭafá	مُصْطَفَى

- (b) As ّ in nouns and adjectives of the form *fāʿīl* which are derived from defective roots. This ending is romanized *ī*, not *īy*, without regard to the presence of ّ (*shaddah*). See rule 11(b)(2).

Raḍī al-Dīn رِيضِ انِ دِيْدِل

Compare the *fāʿīl* form of the same root لِي ضِرْل [without *shaddah*] *al-Raḍī*.

- (c) As ّ in the relative adjective (*nisbah*). The ending, like (b) above, is romanized *ī*, not *īy*.

al-Miṣrī اِرْصِمْلِي

Compare المِصْرِيَّة *al-Miṣrīyah* and see rule 11(b)(1).

## 7. (tā' marbūṭah)

- (a) When the noun or adjective ending in is indefinite, or is preceded by the definite article, is romanized *h*. The in such positions is often replaced by ه.

ṣalāh	لَا صَة
al-Risālah al-bahīyah	اَلْاَسْرَلَاةُ الْبَاهِيَّة
mir'āh	رِمَاة
Urjūzah fī al-ṭibb	أُرُوْجَزَة فِى الْاَبْطَلَا

- (b) When the word ending in is in the construct state [*muḍāf wa-muḍāf ilayh*], is romanized *t*.

Wizārat al-Tarbiyah

وزارة التربية

Mir'āt al-zamān

رمآة المزلن

- (c) When the word ending in  $\delta$  is used adverbially,  $\delta$  (vocalized  $\deltā$ ) is romanized *tan*. See rule 12(b).

### Romanization of Arabic Orthographic Symbols Other than Letters and Vowel Signs

The signs listed below are frequently omitted from unvocalized Arabic writing and printing; their presence or absence must then be inferred. They are represented in romanization according to the following rules:

#### 8. ء (*hamzah*)

- (a) In initial position, whether at the beginning of a word, following a prefixed preposition or conjunction, or following the definite article, ء is not represented in romanization.

When medial or final, ء is romanized as ' (*alif*).

asad

أدس

uns

أسن

idhā

إذا

mas'alāh

ةلأسم

mu'tamar

رمتؤم

dā'im

دامد

mala'a

لام

khaṭi'a

عطخ

- (b) ء, when replaced by the sign *waṣlah* and then known as *hamzat al-waṣl*, is not represented in romanization. See rule 9 below.

9. *Waṣlah*, like initial ء, is not represented in romanization. See also rule 8(b) above. When the *alif* which supports *waṣlah* belongs to the article ال, the initial vowel of the article is romanized *a*. See rule 17(b). In other words, beginning with *hamzat al-waṣl*, the initial vowel is romanized *i*.

Riḥlat Ibn Jubayr	رحلة ابن بريج
al-istidrāk	الاستلراك
kutub iqṭanat'hā	مبتدأ آهنتق
bi-ihtimām ‘Abd al-Majīd	امتهايم لمبع آديجمل

10. ~ (*maddah*)

- (a) Initial ّ is romanized *ā*.

ālah	آةل
Kullīyat al-Ādāb	كوليك الآداب

- (b) Medial ّ, when it represents the phonetic combination 'ā, is so romanized.

ta'ālīf	تآفيل
ma'āthir	مآرث

- (c) ~ is otherwise not represented in romanization.

khulafā'	فلاخاء
----------	--------

11. ّ (*shaddah or tashdīd*)

- (a) Over و :

- (1) ّ, representing the combination of long vowel plus consonant, is romanized *ūw*.

'adūw	عدوّ
-------	------

qūwah قوّة

See also rule 1(b).

- (2) َوّ, representing the combination of diphthong plus consonant, is romanized *aww*.

Shawwāl شَوّال

ṣawwara صَوّور

jaww جَوّو

See also rule 1(c).

- (b) Over ى :

- (1) Medial َيّ, representing the combination of long vowel plus consonant, is romanized *īy*.

al-Miṣṣīyah ارضمليّة

See also rule 1(b).

- (2) Final َيّ is romanized *ī*. See rules 6(b) and 6(c).

- (3) Medial and final َيّ, representing the combination of diphthong plus consonant, is romanized *ayy*.

ayyām أَيّام

sayyid سيّد

Quṣayy قصيّي

See also rule 1(c).

- (c) Over other letters, ّ is represented in romanization by doubling the letter or digraph concerned.

al-Ghazzī الغزّيّ

al-Kashshāf المشكلف

12. *Tanwīn* may take the written form ُ, ً (اِ), or ِ, romanized *un*, *an*, and *in*, respectively. *Tanwīn* is normally disregarded in romanization, however. It is indicated in the following cases:

(a) When it occurs in indefinite nouns derived from defective roots.

qāḍin	قاضٍ
ma‘nan	معنى

(b) When it indicates the adverbial use of a noun or adjective.

ṭab‘an	لمعبط
faj‘atan	فجأة
al-Mushtarik waḍ‘an	ارتشملك وأعض
wa-al-muftariq ṣuq‘an	وارتفملق أعقص

### Gramatical Structure as It Affects Romanization

13. Final inflections of verbs are retained in romanization, except in pause. represent

man waliya Miṣr	منولي مصر
ma‘rifat mā yajibū la-hum	معرفة مايجب لهم
ṣallā Allāh ‘alayhi wa-sallam	صلي الله عليه وسلم
al-Lu‘lu’ al-maknūn fī ḥukm	اللؤلؤ المكنون في حكم
al-ikhbār ‘ammā sa-yakūn	الاخبار عما سيكون

14. Final inflections of nouns and adjectives:

(a) Vocalic endings are not represented in romanization, except preceding pronominal suffixes, and except when the text being romanized is in verse.

uṣūluhā al-nafsīyah wa-ṭuruq tadrīsihā أهلوصة النفسية و طرق تدريسيه

ilá yawminā hādhā

إلى لأمويذها

- (b) *Tanwīn* is not represented in romanization, except as specified in rule 12.
- (c) *ḥ* (*tā' marbūṭah*) is romanized *h* or *t* as specified in rule 7.
- (d) For the romanization of the relative adjective (*nisbah*) see rule 6(c).

15. Pronouns, pronominal suffixes, and demonstratives:

- (a) Vocalic endings are retained in romanization.

anā wa-anta

أنا وانت

hādhīhi al-ḥāl

هذه الحال

mu'allafātuḥu wa-shurūḥuhā

مؤلفاؤم ورشواهج

- (b) At the close of a phrase or sentence, the ending is romanized in its pausal form.

ḥayātuḥu wa-'aṣruḥ

حياته وعصره

Tawfīq al-Ḥakīm, afkāruḥ, āthāruḥ

توفيق الحكيم , أفكاره , آثاره

16. Prepositions and conjunctions:

- (a) Final vowels of separable prepositions and conjunctions are retained in romanization.

anna

أن

annahu

أهذ

bayna yadayhi

بين يدي

Note the special cases: مما mimmā, ممن mimman.

- (b) Inseparable prepositions, conjunctions, and other prefixes are connected with what follows by a hyphen.



bi-hi	به
wa-ma‘ahu	وهم
lā-silkī	لاسلكي

17. The definite article:

- (a) The romanized form *al* is connected with the following word by a hyphen.

al-kitāb al-thānī	الكتاب الثاني
al-ittiḥād	الاتحاد
al-aṣl	الأصل
al-āthār	الأثار

- (b) When ال is initial in the word, and when it follows an inseparable preposition or conjunction, it is always romanized *al* regardless of whether the preceding word, as romanized, ends in a vowel or a consonant.

ilá al-ān	إلى الآن
Abū al-Wafā’	أبو الفولاء
Maktabat al-Nahḍah al-Miṣrīyah	مكتبكم المصنعة المصرية
bi-al-tamām wa-al-kamāl	بامتلايم اوامكلل

Note the exceptional treatment of the preposition ل followed by the article:

lil-Shirbīnī	لينييرشلا
--------------	-----------

See also rule 23.

- (c) The ل of the article is always romanized *l*, whether it is followed by a “sun letter” or not, i.e., regardless of whether or not it is assimilated in pronunciation to the initial consonant of the word to which it is attached.

al-ḥurūf al-abjadīyah

الروف الةدجبلأ

Abū al-Layth al-Samarqandī

اوب ائبلا المنقرمسلي

### Orthography of Arabic in Romanization

#### 18. Capitalization:

- (a) Rules for the capitalization of English are followed, except that the definite article *al* is given in lower case in all positions.
- (b) Diacritics are used with both upper and lower case letters.

al-Ījī

اي جيلأ

al-Ālūsī

اي سولآ

19. The macron or the acute accent, as appropriate, is used to indicate all long vowels, including those which in Arabic script are written defectively. The macron or the acute accent, as the case may be, is retained over final long vowels which are shortened in pronunciation before *hamzat al-waṣl*.

Ibrāhīm

إرباميهه ، إلم بهرب

Dā'ūd

داؤود ، داؤد

Abū al-Ḥasan

اوب ان سحل

ru'ūs

رؤوس

dhālika

ذلك

'alá al-'ayn

علاء ان يعل

#### 20. The hyphen is used:

- (a) To connect the definite article *al* with the word to which it is attached. See rule 17(a).
- (b) Between an inseparable prefix and what follows. See rules 16(b) and 17(b) above.

- (c) Between *bin* and the following element in personal names when they are written in Arabic as a single word. See rule 25.

21. The prime ( ' ) is used:

- (a) To separate two letters representing two distinct consonantal sounds, when the combination might otherwise be read as a digraph.

Ad'ham	أدمه
akramat'hā	أهتمرکه

- (b) To mark the use of a letter in its final form when it occurs in the middle of a word.

Qal'ah'jī	ی جهعلق
Shaykh'zādah	خیش زاده

22. As in the case of romanization from other languages, foreign words which occur in an Arabic context and are written in Arabic letters are romanized according to the rules for romanizing Arabic.

Jārmānūs ( <i>not</i> Germanos <i>nor</i> Germanus)	اجرونامس
Lūrd Ghrānfīl ( <i>not</i> Lord Granville)	ولرد رغال یفد
Īsāghūjī ( <i>not</i> Isagoge)	ای جو غاسید

For short vowels not indicated in the Arabic, the Arabic vowel nearest to the original pronunciation is supplied.

Gharsiyā Khayin ( <i>not</i> García Jaén)	ایسرغ نیخ
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### Examples of Irregular Arabic Orthography

23. Note the romanization of الله, alone and in combination.

Allāh	الله
-------	------

billāh	بالله
lillāh	لله
bismillāh	بسم الله
al-Mustanṣir billāh	المستنصر بالله

24. Note the romanization of the following personal names:

Ṭāhā	طه
Yāsīn	يس ، نسيه
‘Amr	رمعو
Bahjat	تجهب ، تهجهب

25. بن and ابن are both romanized *ibn* in all positions.

Aḥmad ibn Muḥammad ibn Abī al-Rabī‘	الدمحم بن داي ابي رابعا
Sharḥ Ibn ‘Aqīl ‘alā Alfīyat Ibn Mālik	شرح ابن بل يقعي لاء الفيل ان دك لام

Exception is made in the case of modern names, typically North African, in which the element بن is pronounced bin.

Bin Khiddah	بن د خده
Bin-‘Abd Allāh	بن عبد الله

26. Note the anomalous spelling مئام, romanized *mi’ah*.

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## **Abstract**

The performance of employees is very influential for the success of an organization or company. Every company needs good performance from employees, both in quality and quantity so that the company goals can be achieved. This research was conducted with the aim of knowing how the influence of intellectual capital, consisting of human capital, structural capital and customer capital, impacts the performance of employees of PT. BPR Syariah Bangun Drajat Warga. The sampling method used was saturated sampling technique, which used all employees of PT. BPR Syariah Bangun Drajat Warga as samples. The data used in this study are primary data obtained from the survey using questionnaires and interviews to obtain more information. The data analysis methods used in this research were validity testing, reliability testing, the classical assumption testing and multiple linear regression analysis using IBM SPSS Statistics 19. These produced the results that human capital and structural capital do not have a significant positive influence on the performance of employees, however, customer capital does have a significant positive influence on the performance of employees.

**Keywords: Intellectual Capital, Human Capital, Structural Capital, Customer Capital and Performance of Employees**



## **Abstrak**

Kinerja karyawan sangat berpengaruh terhadap tingkat keberhasilan suatu organisasi atau perusahaan. Setiap perusahaan tentunya membutuhkan kinerja karyawan yang baik secara kualitas maupun kuantitas sehingga tujuan-tujuan perusahaan yang diharapkan dapat tercapai. Penelitian ini dilakukan dengan tujuan untuk mengetahui bagaimana pengaruh modal intelektual yang terdiri dari modal manusia, modal struktural, dan modal pelanggan terhadap kinerja karyawan PT. BPR Syariah Bangun Drajat Warga. Metode pemilihan sampel menggunakan teknik sampel jenuh, yaitu menggunakan seluruh karyawan PT. BPR Syariah Bangun Drajat Warga sebagai sampel. Sedangkan data yang digunakan dalam penelitian ini adalah data primer yang diperoleh dari survey dengan menggunakan kuesioner sebagai media dan wawancara untuk mendapatkan keterangan lebih lanjut. Metode analisis data dalam penelitian ini adalah uji validitas, uji reliabilitas, uji asumsi klasik, dan analisis regresi linear berganda dengan menggunakan IBM SPSS Statistics 19 yang memberikan hasil bahwa modal manusia dan modal struktural tidak memberikan pengaruh positif signifikan terhadap kinerja karyawan. Akan tetapi, modal pelanggan memberikan pengaruh positif signifikan terhadap kinerja karyawan.

**Kata Kunci: Modal Intelektual, Modal Manusia, Modal Struktural, Modal Pelanggan, dan Kinerja Karyawan**



## CHAPTER I

### INTRODUCTION

#### A. Background of Study

The development of the banking sector and rapid globalization require Islamic banks to compete in the contemporary business environment. Suwarjuwono and Kadir (2003) stated that efforts by companies to survive in the industry are changing a business strategy that was originally based on labour (labour-based business) into a business that is based on knowledge (knowledge-based business), with science as the main characteristic. This means tangible assets are not the only important source of wealth for companies, but also intellectual capital. Intellectual capital is an important source of wealth for a company because it contains important elements; the power of thought and science.

Volkov and Garanina (2007) stated that in a knowledge-based economy, the value of goods, services and companies are created not only from the tangible assets, but mostly from knowledge. This creates a new opinion or understanding that in addition to financial capital and physical capital, there is other capital which is no less important, namely intellectual capital. Islamic banks should not rely solely on the strength of natural resources and financial resources, in conducting their economic activities. Islamic banks also have to take account of, and enhance, their intellectual capital.



The contention by Tan, Plowman and Hancock (2007) explains that the development of the new economy driven by information and knowledge led to increased attention on intellectual capital. According to some researchers, such as the Organization for Economic Cooperation and Development (OECD), intellectual capital is a part of the intangible assets (Ulum, 2009: 21).

According to PSAK 19 (revised 2009), intangible assets are non-monetary assets that can be identified but have no physical form. Although it does not explain the intellectual capital directly, the statements prove that intellectual capital has been gaining attention and calculation by economists.

The International Federation of Accountants (IFAC) concluded that intellectual capital is regarded as a knowledge-based capital which is owned by the company. IFAC also estimated that the current value of the company is no longer determined by fixed assets, but the company's value is more determined by the management of intellectual capital owned. Hence, during the last few years it has emerged as an approach used in the assessment and measurement of intangible assets, which is called intellectual capital.

According to Stewart (1998), Sveiby (1997), Saint-Onge (1996) and Bontis (2000) in Sawarjuwono and Kadir (2003), intellectual capital consists of three main components. The first component is human capital as a very useful source of knowledge, skills and competencies within an organization

or company. Human capital will be increased if the company is able to use the knowledge of their employees.

The second component is structural capital which is the ability of the organization or company to fulfil the company's routine processes and the structure that supports employees' efforts to produce optimal intellectual performance as well as overall business performance. An individual can have a high intellectual level, but if the organization does not have good systems and procedures, then the intellectual capital cannot achieve optimal performance and the potentials cannot be fully utilized.

The last component is customer capital, or relationships which is a component of intellectual capital that provides real value. This component is relationships the company has with its business partners, either derived from reliable and qualified suppliers, loyal and satisfied customers, or from the company's relationship with the government or the local community. Customer capital can arise from various parts of the outside environment of companies that can add some value to them.

Barney (1991) stated that intellectual capital, which includes valuable resources and capabilities of the company, are difficult to replicate and irreplaceable, so it can produce a competitive advantage and superior performance, compared to firms that do not use them. Additionally, according to Stewart (1997), intellectual capital can be seen as knowledge, information, intellectual property and experience that can be used to create wealth (Ulum,

2009: 19). The opinions above explain that intellectual capital is closely related to the employees or human resources. Without the role of employees in a company, the company will not run properly because humans are the drivers and determinants of the course of a company. Employees' performance is very influential on the level of success of a company. Every company should require good performance from its employees, so that with employees' performance the goals and targets of the company can be achieved.

Although intellectual capital could boost the competitiveness of companies such as Islamic banks, unfortunately in some Islamic banks human resources are rarely given primary attention. One of the obstacles to the development of Islamic banking lies in a lack of quantity and quality of qualified personnel to run the banking industry in this Islamic sector.<sup>1</sup> In addition, there are still many employees of Islamic banks who do not have sufficient Islamic background and knowledge.

The development of Islamic banking must be supported by adequate human resources, either in terms of quality or in terms of quantity. However, reality shows that many human resources who have been involved in the Islamic institution, do not have the academic and practical experience in the

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<sup>1</sup> <https://finance.detik.com/moneter/d-3077049/banyak-sarjana-ekonomi-syariah-tapi-bank-syariah-kekurangan-sdm> (accessed on June 6, 2018 at 09.30 am)

field of Islamic banking. Obviously this condition significantly affects the productivity and professionalism of Islamic banking itself.<sup>2</sup>

Several studies to determine the relationship between intellectual capital on the performance of company and employees have been conducted. According to research conducted by Helmiatin, Idrus and Waty (2016), human capital does not affect the performance of employees, however structural capital and customer capital significantly influence the performance of employees. The results of research conducted by Hashim, Osman and Alhabshi (2015) showed that intellectual capital has a significant positive effect on organizational performance in Malaysia. Another study conducted by Gogan, Artene, Sarca and Draghici (2016) showed that there is a significant relationship between intellectual capital and organizational performance.

According to *Otoritas Jasa Keuangan* (Financial Services Authority), the types of banks in Indonesia can be divided into three, namely *Bank Umum* (Commercial Banks), *Bank Perkreditan Rakyat* (Rural Banks) and *Bank Syariah* (Islamic Banks).<sup>3</sup> In Yogyakarta, there are already 11 Islamic *Bank Perkreditan Rakyat Syariah* (Rural Banks).<sup>4</sup> One of the *Bank Perkreditan Rakyat Syariah* (Islamic Rural Banks) in Yogyakarta is PT. BPR Syariah Bangun Drajat Warga. PT. BPR Syariah Bangun Drajat Warga is the first

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<sup>2</sup> <https://aceh.tribunnews.com/2016/05/18/problematika-sdm-perbankan-syariah> (accessed on June 6, 2018 at 09.30 am)

<sup>3</sup> <https://www.ojk.go.id/id/Default.aspx#> (accessed on September 26, 2018 at 10:30 am)

<sup>4</sup> <https://akuntansikeuangan.com/daftar-lengkap-bank-syariah/> (accessed on September 26, 2018 at 10:30 am)

*Bank Perkreditan Rakyat Syariah* (Islamic Rural Banks) to be established in Yogyakarta and also is the largest one in that city.

**Table 1.1**  
**Islamic Rural Bank Offices in Yogyakarta**

No	Name of Islamic Rural Banks	Headquarter Office	Branch Office	Cash Office
1.	PT. BPR Syariah Margirizki Bahagia	1	1	0
2.	PT. BPR Syariah Bangun Drajat Warga	1	1	3
3.	PT. BPR Syariah Dana Hidayatullah	1	0	0
4.	PT. BPR Syariah Barokah Dana Sejahtera	1	1	1
5.	PT. BPR Syariah Mitra Amal Mulia	1	0	0
6.	PT. BPR Syariah Madina Mandiri Sejahtera	1	0	2
7.	PT. BPR Syariah Danagung Syariah	1	1	0
8.	PT. BPR Syariah Mitra Cahaya Indonesia	1	0	0
9.	PT. BPR Syariah Formes	1	0	1
10.	PT. BPR Syariah Mitra Harmoni Yogyakarta	1	0	0
11.	PT. BPR Syariah Cahaya Hidup	1	0	0

Sources: Website of each banks

The performance of *Bank Perkreditan Rakyat* (Rural Banks) in Yogyakarta is still positive despite the current condition that the economy is still decelerating. According to *Otoritas Jasa Keuangan* (Financial Services

Authority), it is because customers are now choosing products from *Bank Perkreditan Rakyat Syariah* (Islamic Rural Banks).<sup>5</sup> The performance of *Bank Perkreditan Rakyat* (Rural Banks) industry up to March 2018 was very good. Industrial assets of *Bank Perkreditan Rakyat* (Rural Banks) and *Bank Perkreditan Rakyat Syariah* (Islamic Rural Banks) reached Rp 127 trillion, or increased 11.02% compared to the previous year. In addition, the loans that had been distributed reached Rp 91 trillion, or increased 8.67%.<sup>6</sup>

The performance of *Bank Perkreditan Rakyat* (Rural Banks) and *Bank Perkreditan Rakyat Syariah* (Islamic Rural Banks) industry is not separated from the contributions by PT. BPR Syariah Bangun Drajat Warga. Achievement of the company can be achieved with its human resources. Human resources can be a critical success factor of a company such as Islamic banks. Improvement of the performance of employees hopefully can also improve the company's overall performance. In PT. BPR Syariah Bangun Drajat Warga, there are various factors that affect the performance of employees who are working in the company. One of the factors that may affect is intellectual capital which consists of human capital, structural capital and customer capital.

Reckoning the increasing competition in the banking sector, especially Islamic banking, PT. BPR Syariah Bangun Drajat Warga are required to

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<sup>5</sup> <https://ekbis.sindonews.com/read/1176771/178/masyarakat-yogyakarta-cenderung-pilih-bprs-ketimbang-konvensional-1486118796> (accessed on September 26, 2018 at 10:30 am)

<sup>6</sup> <https://www.beritasatu.com/ekonomi/493306-kinerja-industri-bprbprs-terus-bertumbuh.html> (accessed on September 26, 2018 at 10:30 am)

manage the human resources that they have for the achievement of organizational goals. One way to achieve this is by paying attention to intellectual capital they have.

Based on the description of the background of the problem, the author is interested to take the title "**THE INFLUENCE OF INTELLECTUAL CAPITAL ON THE PERFORMANCE OF EMPLOYEES (A Case Study of PT. BPR Syariah Bangun Drajat Warga)**".

#### **B. Research Questions**

Based on the background of the problem, then the research questions can be put forward as follows:

1. How does human capital influence the performance of employees of PT. BPR Syariah Bangun Drajat Warga?
2. How does structural capital influence the performance of employees of PT. BPR Syariah Bangun Drajat Warga?
3. How does customer capital influence the performance of employees of PT. BPR Syariah Bangun Drajat Warga?

#### **C. Research Objectives**

In accordance with the research questions, the objectives of the research include:

1. To explain the effects of human capital on the performance of employees of PT. BPR Syariah Bangun Drajat Warga.



2. To explain the effects of structural capital on the performance of employees of PT. BPR Syariah Bangun Drajat Warga.
3. To explain the effect of customer capital on the performance of employees of PT. BPR Syariah Bangun Drajat Warga.

#### **D. Research Contributions**

The benefits to be achieved in this research include:

1. Theoretical

Theoretically, the results of this research are expected to be input for the knowledge development about the importance of improving the performance of human resources in order to achieve the company's objectives, increase profitability and enhance the competitiveness of the existing Islamic banks.

2. Practical

The results of this study are expected to provide information to PT. BPR Syariah Bangun Drajat Warga so PT. BPR Syariah Bangun Drajat Warga could determine the effects of intellectual capital on the performance of employees PT. BPR Syariah Bangun Drajat,

#### **E. Report Structures**

Systematics of writing to further simplify and provide a clearer picture of the contents of this thesis with a systematic and comprehensive arrangement can be put forward as follows:

## CHAPTER I INTRODUCTION

A general overview of the research. This chapter also describes the background of the problem as the basis for discussion; research questions in order to focus the discussion; the research objectives; the research contributions; and report structures.

## CHAPTER II LITERATURE REVIEW

The theoretical basis for the elaboration of the theories that support the formulation of hypotheses. In addition, this chapter also contain previous research related to the study authors, the theoretical framework and hypotheses. The theory used in this chapter come from various sources such as books, journals, theses and internet articles.

## CHAPTER III METHODOLOGY

Discussion of the research methods used in the writing of which include, among others: the study variables and operational definitions, types and sources of data, data collection methods, as well as the analytical methods used.

## CHAPTER IV RESULTS AND DISCUSSION

A general overview of the research object, descriptive analysis of respondents, test results of the research, data analysis and discussion.

## CHAPTER V CONCLUSIONS

Summary of the results of research that has been done and give advice to the parties involved in research and for future research.



## CHAPTER V

### CONCLUSIONS

#### A. Conclusions

Based on the results of data analysis and discussions that have been carried out, it can be concluded:

1. There is no significant positive influence between human capital on the performance of employees at PT. BPR Syariah Bangun Drajat Warga. The calculation results obtained that  $T_{\text{value}}$  is less than  $T_{\text{table}}$  and the significance level is greater than 0.05. The results of the data analysis show that the first hypothesis which states that there is a significant positive influence of human capital on the performance of employees is not proven true.
2. There is no significant positive influence between structural capital on the performance of employees at PT. BPR Syariah Bangun Drajat Warga. The calculation results obtained that  $T_{\text{value}}$  is less than  $T_{\text{table}}$  and the significance level is greater than 0.05. The results of the data analysis show that the second hypothesis which states that there is a significant positive influence of structural capital on the performance of employees is not proven true.
3. There is a significant positive PT. BPR Syariah Bangun Drajat Warga. The calculation results obtained that  $T_{\text{value}}$  is greater than  $T_{\text{table}}$  and the significance level is less than 0.05. The results of the data analysis show that the third hypothesis which states that there is a positive influence

of customer capital on the performance of employees has been proven to be true.

## **B. Suggestions**

Based on the results of the research and the conclusions obtained, the author submit suggestions that are expected to benefit the relevant parties on the results of this study. The suggestions that can be submitted are as follows:

1. For PT. BPR Syariah Bangun Drajat Warga
  - a. Managers, especially in knowledge-based companies, need to know and realize the importance of intellectual capital as a tool to improve employees' performance so that employees' performance can increase and hopefully can influence the company's performance and value.
  - b. PT. BPR Syariah Bangun Drajat Warga need to maintain their customer capital, especially capital related to brand, customer and customer loyalty so that employees' performance will increase. This needs to be done because customer capital has significant positive influence on the performance of employees of PT. BPR Syariah Bangun Drajat Warga.
  - c. PT. BPR Syariah Bangun Drajat Warga need to provide intensive training related to their intellectual capital they have, in order to improve the performance of their employees.

## 2. For Further Research

- a. Develop independent variables based on current issues, so that it is expected there will be renewal from previous research and the results of the research can be used to respond to current issues.
- b. Add samples by using companies that use business strategies based on knowledge and information (knowledge-based business) as an object because intellectual capital is more apparent in companies with that kind of strategy.
- c. Research subjects or companies that are larger and with broader scale so that the results of research can have apparent impacts on the economy, especially in Indonesia.
- d. Add indicators of each variable so that it will provide varied results and increasingly represent the variables under study.
- e. Add specific education in the questionnaire, so that researcher can know the educational background of the respondents and relate it to human capital variable.
- f. In conducting data processing, it is expected to be able to process carefully and conscientiously so that data processing calculations will produce more accurate results.

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