

**PENGARUH *INTELLECTUAL CAPITAL*, EFISIENSI OPERASIONAL,
DAN *ISLAMICITY PERFORMANCE INDEX*, TERHADAP
PROFITABILITAS BANK SYARIAH DI INDONESIA**

**THE INFLUENCE OF *INTELLECTUAL CAPITAL*, OPERATIONAL
EFFICIENCY, AND *ISLAMICITY PERFORMANCE INDEX* ON
PROFITABILITY OF INDONESIAN SHARIA BANK**



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