

ABSTRAK

Kinerja keuangan tercermin dari pelaporan keuangan perusahaan, akan tetapi hanya terfokus pada kondisi keuangan dan tidak mencakup laporan lainnya sehingga tidak mencerminkan secara kondisi keseluruhan. Oleh sebab itu, penelitian ini bertujuan untuk menganalisis pengaruh *intellectual capital* terhadap kinerja keuangan. *Intellectual capital* diproksikan oleh 3 variabel yaitu *physical capital*, *human capital* dan *structural capital* terhadap kinerja keuangan yang diproksikan dengan *Return On Asset*.

Pada penelitian ini populasi yang digunakan adalah seluruh perusahaan yang terdaftar di Bursa Efek Indonesia (BEI) yang bergerak pada bidang perbankan pada tahun 2016 sampai 2018 dengan jumlah data penelitian sebesar 36 perusahaan.

Penelitian yang digunakan yaitu jenis penelitian kuantitatif dengan jumlah sampel penelitian 108 data perusahaan yang didapatkan melalui metode *purposive sampling*. Metode analisis di penelitian ini menggunakan teknik analisis regresi linier berganda dengan penggunaan program *Statistical Product and Service Solution* (SPSS) versi 23.

Hasil pada penelitian ini menunjukkan bahwa : (1) *value added physical capital* (VACA) berpengaruh signifikan terhadap *Return On Asset* (ROA), (2) *value added human capital* tidak berpengaruh terhadap *Return On Asset* (ROA), (3) *structural capital value added* (STVA) berpengaruh tidak signifikan terhadap *Return On Asset* (ROA).

Kata kunci: *intellectual capital, value added physical capital, value added human capital, structural capital value added, return on asset*

ABSTRACT

Financial performance is reflected on companies' finance report. However, it only focuses only on financial condition and does not cover other reports. Therefore, it does not showed the overall condition. This research aimed to analyze the effect of intellectual capital on financial performance. While, the capital was referred to three other variables, namely physical capital, human capital and structural capital on financial performance which was referred to Return On Asset.

The population was all banking companies which were listed on Indonesia Stock Exchange (IDX) during 2016-2018. Meanwhile, the total of population was 36 companies.

The research was quantitative. Moreover, the data collection technique used purposive sampling. In line with, there were 108 data companies as the sample. Furthermore, the data analysis technique used multiple linear regression with SPSS (Statistical Product and Service Solution) 23.

The research result concluded as follows: (1) Value Added Physical Capital (VAPC) had significant effect on Return On Asset (ROA); (2) Value Added Human Capital did not affect Return On Asset (ROA); and (3) Structural Capital Value Added (SCVA) had significant effect on Return On Asset (ROA).

Keywords: *intellectual capital, value added physical capital, value added human capital, structural capital value added, return on asset*