

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Intellectual Capital*, Struktur Modal dan *Good Corporate Governance* terhadap kinerja keuangan. Struktur Modal diukur dengan *Debt Assets Ratio* (DAR), sedangkan *Good Corporate Governance* diukur dengan Komisaris Independen dan Komite Audit. Kinerja Keuangan diukur dengan rasio *Return On Equity* (ROE).

Jenis penelitian ini termasuk penelitian kuantitatif yang bersifat kausal. Populasi penelitian adalah perusahaan keuangan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Proses pengambilan sampel menggunakan teknik *purposive sampling*, yaitu pemilihan sampel dengan kriteria-kriteria yang telah ditentukan. Berdasarkan teknik tersebut, diperoleh sebanyak 112 sampel dari 28 perusahaan perbankan dengan periode pengamatan selama 4 tahun, yaitu tahun 2018-2021. Teknik analisis data dilakukan dengan menggunakan Regresi Linier Berganda dengan bantuan aplikasi *software SPSS* versi 26.

Hasil penelitian menunjukkan bahwa *Intellectual Capital* berpengaruh positif terhadap *Return On Equity*, *Debt Equity Ratio* berpengaruh negatif terhadap *Return On Equity*. Sedangkan *Good Corporate Governance* yang diproksikan oleh Komisaris Independen dan Komite Audit tidak berpengaruh terhadap *Return On Equity*.

Kata kunci: *Intellectual Capital*, Struktur Modal, *Good Corporate Governance*, Kinerja Keuangan

ABSTRACT

This research aimed to examine the effect of Intellectual Capital, Capital Structure, and Good Corporate Governance on financial performance. Capital Structure was measured by Debt Asset Ratio (DAR), and Good Corporate Governance was measured by Independent Commissioner and Audit Committee. While financial performance was measured by Return On Equity (ROE).

The research was causal-quantitative. Moreover, the population was banking companies listed on the Indonesia Stock Exchange (IDX). The data collection technique used purposive sampling, in which the sample was based on the criteria given. In line with that, there were 112 samples from 28 banking companies for 4 years (2018-2021). Furthermore, the data analysis technique used multiple linear regression with SPSS 26.

The result concluded that Intellectual Capital had a positive effect on Return On Equity. However, Debt Equity Ratio had a negative effect on Return On Equity. In contrast, Good Corporate Governance which was referred to as Independent Commissioner and Audit Committee did not affect Return On Equity.

Keywords: *Intellectual Capital, Capital structure, Good Corporate Governance, Financial Performance*

