

ABSTRAK

Irma Listia, NIM. 7112220001, Pengaruh *Intellectual Capital* Terhadap Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI).

Penelitian ini meneliti apakah *Intellectual Capital-Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed Efficiency* (CEE) secara bersama-sama berpengaruh terhadap Kinerja Keuangan perusahaan-*Return on Asset* (ROA) dan *Cost to Asset* (CTA). Penelitian ini bertujuan untuk menguji secara empiris pengaruh *intellectual capital-Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed Efficiency* (CEE), terhadap kinerja keuangan perusahaan-*Return on Asset* (ROA) dan *Cost to Asset* (CTA) pada industri perbankan yang terdaftar di BEI Tahun 2011-2013.

Perusahaan yang menjadi sampel pada penelitian ini adalah perusahaan perbankan yang terdaftar di BEI pada tahun 2011-2013. Dari 39 perusahaan perbankan yang terdaftar di BEI pada tahun 2011-2013, dipilih 24 perusahaan sampel dengan menggunakan metode *purposive sampling*. Data yang digunakan dalam penelitian ini adalah data sekunder dengan cara mengumpulkan laporan keuangan dari situs resmi BEI, www.idx.co.id.

Hasil penelitian yang diperoleh menunjukkan bahwa: 1) secara simultan *Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed Efficiency* (CEE) berpengaruh signifikan terhadap *Return on Asset* (ROA) dengan taraf signifikansi $\alpha = 5\%$. 2) secara simultan *Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed Efficiency* (CEE) berpengaruh signifikan terhadap *Cost to Asset* (CTA) dengan taraf signifikansi $\alpha = 5\%$. Teknik analisis yang digunakan adalah analisis regresi berganda dengan menggunakan SPSS 22.

Kesimpulan dari penelitian menyatakan bahwa hipotesis diterima. Hal ini berarti terdapat pengaruh *Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Capital Employed efficiency* (CEE) berpengaruh terhadap *Return on asset* (ROA) dan *Cost to Asset* (CTA) secara simultan.

Kata Kunci: *Intellectual Capital, Return on Asset (ROA) dan Cost to Asset (CTA).*

ABSTRACT

Irma Listia, NIM. 7112220001, the impact of Intellectual Capital on company's financial performance in the banking industry are listed on Stock Exchange on year 2011-2013.

The research problem was what Intellectual Capital-Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed efficiency (CEE) that simultaneous impact on company's financial performance-Return on Asset (ROA) and Cost to Asset (CTA). The objectives of this study are to analyze the impact of intellectual capital-Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed efficiency (CEE) on company's financial performance-Return on Asset (ROA) and Cost to Asset (CTA) on the banking industry are listed on Stock Exchange on year 2011-2013.

Companies that the sample in this study is a banking company listed on the stock Exchange in 2011-2013. Of the 39 companies listed on Stock Exchange bank in 2011-2013, selected 24 companies by using purposive sampling method. The data used in this research is secondary data by collecting the financial statements of the official website of the stock Exchange, www.idx.co.id.

The result obtained showed: 1) that simultaneous Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed Efficiency (CEE) significant effect on Return on Asset (ROA) with a significance level $\alpha=5\%$. 2) that simultaneous Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed Efficiency (CEE) significant effect on Cost to Asset (CTA) with a significance level $\alpha=5\%$. the analysis technique used is multiple regression analysis using SPSS 22.

The hypotesis in this study could not rejected. This means there is the influence of Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed Efficiency (CEE) on Return on Asset (ROA) and Cost to Asset (CTA) simultaneously.

KeyWords: Intellectual Capital, Return on Asset (ROA) dan Cost to Asset (CTA).