

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *intellectual capital* terhadap kinerja keuangan perusahaan diproksikan dengan *return on asset*. *Modified Value Added Intellectual Capital Coefficiency* (M-VAIC) digunakan pada penelitian ini untuk mengukur *intellectual capital* yang terdiri dari *Human Capital Efficiency*, *Structural Capital Efficiency*, *Relational Capital Efficiency*, *Capital Employed Efficiency*. Populasi yang digunakan dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) dan di Kuala Lumpur *Stock Exchange* (KLSE) pada periode 2012-2016. Jumlah sampel yang digunakan sebanyak 150 perusahaan yang ditentukan dengan metode *purposive sampling*. Hasil penelitian ini menunjukkan bahwa *human capital efficiency* berpengaruh terhadap *return on asset* di Indonesia dan Malaysia, tetapi di Indonesia *human capital efficiency* menunjukkan arah yang negatif. *Structural capital efficiency* berpengaruh terhadap *return on asset* di Indonesia dan Malaysia. *Relational capital efficiency* tidak berpengaruh terhadap *return on asset* di Indonesia dan Malaysia. *Capital employed efficiency* berpengaruh terhadap *return on asset* di Indonesia dan Malaysia. *Intellectual capital* pada perusahaan perbankan di Indonesia dan di Malaysia tidak terdapat perbedaan.

Kata Kunci: Kinerja Keuangan, *Intellectual Capital*, *Human Capital Efficiency*, *Structural Capital Efficiency*, *Relational Capital Efficiency*, *Capital Employed Efficiency*.

## **ABSTRACT**

*This study aims to analyze the effect of intellectual capital on financial performance with a proxy of return on asset. Modified Value Added Intellectual Capital Coefficiency (M-VAIC) use in this study to measure intellectual capital consisting of human capital efficiency, structural capital efficiency, relational capital efficiency, and capital employed efficiency. The population of this study is banking companies listed in the Indonesia Stock Exchange (BEI) and Kuala Lumpur Stock Exchange (KLSE) on the period 2012-2016. Total sample used in this study 150 firms of using purposive sampling. The results of this study indicate that human capital efficiency affects on return on assets in Indonesia and Malaysia, but in Indonesia human capital efficiency shows a negative effect. Structural capital efficiency both affects return on assets in Indonesia and Malaysia. Relational capital efficiency both no effect on return on assets in Indonesia and Malaysia. Capital employed efficiency affects both affects return on assets in Indonesia and Malaysia. Intellectual capital in Indonesia and Malaysia there are not differences.*

*Keywords: Financial Performance, Intellectual Capital, Human Capital Efficiency, Structural Capital Efficiency, Relational Capital Efficiency, Capital Employed Efficiency.*