

## RINGKASAN

Penelitian ini berjudul “Analisis pengaruh *Intellectual Capital*, *Managerial Ownership*, dan *Institutional Ownership* terhadap Kinerja Keuangan Perusahaan Sektor Perbankan di Indonesia”. Penelitian ini merupakan penelitian kuantitatif dengan tujuan untuk menganalisis pengaruh *Intellectual Capital* (*Capital Employed Efficiency*, *Human Capital Efficiency*, dan *Structural Capital Efficiency*), *Managerial Ownership*, dan *Institutional Ownership* terhadap kinerja keuangan perusahaan sektor perbankan yang diprosikan dengan *Return On Assets* yang terdaftar dalam Bursa Efek Indonesia periode 2017 sampai 2019. Teknik pengambilan sampel yang digunakan adalah metode *purposive sampling* dan diperoleh sebanyak 30 sampel.

Berdasarkan hasil penelitian dengan menggunakan analisis regresi data panel menunjukkan bahwa : (1) *Capital Employed Efficiency* berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan perusahaan, (2) *Human Capital Efficiency* berpengaruh positif dan signifikan terhadap kinerja keuangan perusahaan, (3) *Structural Capital Efficiency* berpengaruh positif dan signifikan terhadap kinerja keuangan perusahaan, (4) *Managerial Ownership* berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan perusahaan, (5) *Institutional Ownership* berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan perusahaan.

Implikasi dan kesimpulan dari penelitian ini adalah dalam upaya meningkatkan kinerja keuangan perusahaan yang diukur dengan proksi *Return On Assets*, perusahaan hendaknya memperhatikan modal intelektual yang bisa didapat dengan mengoptimalkan aset-aset yang tidak berwujud yang dimiliki perusahaan, dimana didalamnya juga termasuk karyawan sehingga dapat meningkatkan kinerja keuangan bagi perusahaan. Perusahaan juga hendaknya memperhatikan kepemilikan manajerial dan kepemilikan institusional sebagai pengawas bagi perusahaan sehingga menimbulkan kepercayaan bagi investor yang nantinya dapat meningkatkan kinerja keuangan perusahaan.

*Kata Kunci: Intellectual Capital, Capital Employed Efficiency, Human Capital Efficiency, Managerial Ownership, Institutional Ownership, Kinerja Keuangan Perusahaan, Return On Assets.*

## SUMMARY

*This research is entitled "Analysis of Intellectual Capital, Managerial Ownership, and Institutional Ownership on the Financial Performance of Banking Sector Companies in Indonesia". This research is a quantitative study to analyze the effect of the Intellectual Capital (Capital Employed Efficiency, Human Capital Efficiency, and Structural Capital Efficiency), Managerial Ownership, and Institutional Ownership on the Financial Performance of Banking Sector Companies which is proxied by Return on Assets listed on the Indonesia Stock Exchange in 2017 to 2019. The purposive sampling method is used to take firms as the sample from the population and obtained 30 samples.*

*Based on the results of the study using panel data regression analysis, it shows that: (1) Capital Employed Efficiency has a negative and insignificant effect on financial performance, (2) Human Capital Efficiency has a positive and significant effect on financial performance, (3) Structural Capital Efficiency has a positive and significant effect on financial performance, (4) Managerial Ownership has a negative and insignificant effect on financial performance, (5) Institutional Ownership has a negative and insignificant effect on financial performance.*

*The implications and conclusions of this study are that to increase financial performance as measured by the proxy of the Return On Assets, the firm should pay attention to the intellectual capital that can be obtained by optimizing the intangible assets owned by the firm, which also includes employees, so that it can improve the firm's financial performance. Firms should also pay attention to managerial ownership and institutional ownership as controller for the firm so that it creates trust for investors which can later improve the firm's financial performance.*

*Keywords: Intellectual Capital, Capital Employed Efficiency, Human Capital Efficiency, Managerial Ownership, Institutional Ownership, Financial Performance, Return On Assets.*