

REFERENCES

- Bank Danamon Diterpa Kredit Macet, Debitor Fiktif, (2014, 12 03) retrivied from www.kompas.com. Last accessed february 9, 2017.
- Berk and DeMarzo, (2009), “Fundamentals of Corporate Finance”, Pearson Prentice Hall, ISBN: 0201741598, 9780201741599
- Chariri, A., and Ghozali, I., (2007), “Teori Akuntansi”, Semarang: Badan Penerbit Undip.
- Darmadji Tjitono & Hendy M. Fakhruhin., (2012), “Pasar Modal di Indonesia (pendekatan tanya jawab)”. Edisi Ketiga. Jakarta: Salemba Empat.
- Darmawan. M., and Toro. S.J., (2012), “The Impact of Intellectual Capital on Banks Go Public’s Market Value and Financial Performance Listed in Indonesia Stock Exchange (IDX)”, Fokus Managerial, Vol.11, No.2, 2012: 164-182.
- Dwipayani, Chrisnatty C., and Prastiwi, A., (2014), “Pengaruh Intellectual Capital Terhadap Profitabilitas dan Kinerja Pasar”, Diponogoro Journal of Accounting, Volume 3, Nomor 3, Tahun 2014, Halaman 1, Semarang. Economy. Paper presented at the the 2nd McMaster World Congress on Measuring and Managing Intellectual Capital, Austria.
- Ekowati, Serra., Oman, Rusmana., dan Mafudi., (2012), “Pengaruh Modal Fisik, Modal Finansial, dan Modal Intelektual terhadap Kinerja Perusahaan pada Perusahaan Manufaktur di Bursa Efek Indonesia”, Jurnal Akuntansi, Organisasi, dan Masyarakat, Vol. 1. No. 1. Tahun 2012.
- Fakta Buruknya Layanan Bank BRI (Bagian 1). (2016, 04 15). Retrieved from www.eshaka.com: <http://eskaha.com/2016/04/15/fakta-buruknya-layanan-bri-bagian-1/>, Last Accessed february 9, 2017.
- Faradina, Ike., and Gayatri, (2016), “Pengaruh Intellectual Capital dan Intellectual Disclosure Terhadap Kinerja Keuangan Perusahaan”, E-Jurnal Akuntansi Universitas Udayana, Vol.15.2. Mei (2016): 1623-1653.
- Firer, S., and Williams, S. M., (2003), “Intellectual Capital and Traditional Measures of Corporate Performance”, Journal of Intellectual Capital, Vol. 4 No. 3, pp. 348-360.

- Gema, Pramudita., (2012), “Pengaruh Intellectual Capital Terhadap Nilai Pasar dan Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2008-2010”, Skripsi, Universitas Diponegoro, Semarang.
- Ghozali, I., (2009), “Aplikasi Analisis Multivariate dengan SPSS”, Cetakan Keempat, Badan Penerbit Universitas Diponegoro, Semarang.
- Ghozali, I., (2014), “Structural Equation Modeling Metode Alternatif Dengan Partial Least Square (PLS) Dilengkapi Software Smartpls 3.0 Xlstat 2014 dan WrapPLS 4.0”, edisi 4, Badan Penerbit Universitas Diponegoro, Semarang.
- Ghozali, I., and Latan, H., (2012), “Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 2.0 M3”, Badan Penerbit Universitas Diponegoro, Semarang.
- Guthrie, James., and R petty., (2000), “Intellectual Capital: Australian Annual Reporting Practice”, *Journal of Intellectual Capital*, Vol.1 No.3.
- Hadiwijaya, Rendy. C., (2013), “Pengaruh Intelektual Capital Terhadap Nilai Perusahaan Dengan Kinerja Keuangan Sebagai Variabel Intervening”, Skripsi, Fakultas Ekonomi Universitas Diponegoro, Semarang.
- Harianja, h., & Fauzie, S. (2014). Analisis Value Added Sebagai Indikator intellectual capital terhadap kinerja perbankan di Indonesia. *Jurnal Ekonomi dan Keuangan*, vol.2 no.5.
- Hussein, A.S., (2015), “Penelitian Bisnis dan Manajemen Menggunakan Partial Least Squares (PLS) dengan SmartPLS 3.0”, Universitas Brawijaya, Malang.
- Iazzolino, G., and Laise, D., (2013), “Value Added Intellectual Coefficient (VAIC): a methodological and Critical Review, Vol.18 No.3, pp.403-430.
- Irma, Hadiwidjaja, R. D., Widiastuti, Y., (2016), “Assessing the Effect of Bank Performance on Profit Growth Using RGEC Approach”, ISSN: 2304-1013. *Rev. Integr. Bus. Econ. Res.* Vol 5(3).
- Joshi, M., Cahill, D., Sidhu, J., and Kansal, Monika., (2013), “Intellectual capital and financial performance: an evaluation of the Australian financial sector”, *Journal of intellectual capital*, vol. 14, no. 2, pp. 264-285.
- Knight, D. J., (1999), “Performance measures for increasing intellectual capital”, *Strategy & Leadership*, 2 (27), 22-27.

- Komnencic, B., and Pokrajcic, D., (2012), "Intellectual Capital and Corporate Performance of MNCs in Siberia", *Journal of Intellectual Capital*, 13(4), 515-530. <http://dx.doi.org/10.1108/14691931211276115>.
- Lasta, Arrvida, Heidy., Arifin, Z., Nuzula, F, N., (2014), "Analisis Tingkat Kesehatan Bank Dengan Mmenggunakan Pendekatan RGEC (Risk Profile, Good Corporate Governance, Earnings, Capital) Studi pada PT Bank Rakyat Indonesia. Tbk Periode 2011-2013", *Jurnal Administrasi Bisnis (JAB)*|Vol. 13, No. 2, Agustus 2014.
- Maditinos, D., C. Dimitrios, T. Chara-lampos and T. Georgios., (2011), "The impact of intellectual capital on firms' market value and financial performance", *Journal of Intellectual Capital*, 12 (1), 132-151.
- Mahardika. D, 2013, " Camels vs RBBR", <http://dennis-mahardika.blogspot.co.id/2013/03/camels-vs-rbbr.html>, accessed february 5, 2017.
- Marisanti, (2012), "Analisis Hubungan Profitabilitas Terhadap Pengungkapan Intellectual Capital", Skripsi, Universitas Diponegoro. Semarang.
- Mention, A.L., and Bontis, N. (2013). "Intellectual capital and business performance within the banking sector of Luxembourg and Belgium", *Journal of Intellectual Capital*, 14, 2, 286-309.
- Morariu, C. M., (2014), "Intellectual capital performance in the case of Romanian public companies", *Journal of Intellectual Capital*, Vol. 15, No. 3, pp. 392-410.
- Muna, Nalal., (2014), "Pengaruh Intellectual Capital Terhadap Retrun Saham Melalui Kinerja Keuangan Pada Perusahaan Real Estate dan Properti Yang Terdaftar Di Bursa Efek Indonesia (BEI) Tahun 2010-2012", Skripsi, Fakultas Ekonomika dan Bisnis Universitas Diponegoro, Semarang.
- Nothnagel, Katja., (2008), "Empirical Research Within Resources-Based Theory", Gabler Edition Wissenschaft.
- Omete, F. Ikapel., (2016), "Analysis of Intellectual Capital and Financial Performance of Commercial Banks in Kenya: An Application of Value Added Intellectual Capital", *International Journal of Reserach in Finance and Marketing*, Vol.6 Issue 7.

- Pangestu A. D., and Wijaya, R. E., (2014), “Pengaruh Intellectual Capital Terhadap Market Value dan Kinerja Keuangan”, *Journal akuntansi & investasi*, Vol.15, No.2.
- Pek Chen Goh, (2005) "Intellectual capital performance of commercial banks in Malaysia", *Journal of Intellectual Capital*, Vol. 6 Issue: 3.
- Peraturan Bank Indonesia No:13/1/PBI/2011, “Penilaian Tingkat Kesehatan Bank Umum”, Bank Indonesia.
- Pernyataan Standar Akuntansi Keuangan, “PSAK no.19 revision 2009 on Intangible Assets”, Dewan Standar Akuntansi Keuangan.
- Praharstyantoro, Gilang., (2015), “Analisis Pengaruh Komponen Risk Based Bank Rating Terhadap Tingkat Kesehatan Bank (Studi Empiris Pada Bank Umum yang Terdaftar di Bursa Efek Indonesia Periode 2011-2013)”, Purwokerto.
- Pulic, A., (1997), “The Physical and Intellectual Capital of Australian Banks”, Retrieved from www.vaic-on.net.
- Pulic, A., (1998), “Measuring the Performance of Intellectual Potential in Knowledge Economy”, Paper presented at the the 2nd McMaster world Congress on Measuring and Managing Intellectual Capital, Austria.
- Pulic, A., (2000a), “Basic information on VAIC™”, Retrieved December 2000, from www.vaic-on.net.
- Pulic, A., (2000b), “MVA and VAIC™ Analysis of randomly selected companies from FTSE 250”, Austrian Intellectual Capital Research Center, Graz – London.
- Pulic, A., (2000c), “VAIC: an accounting tool for IC management”, *International Journal of Technology Management*, 20(5-8), 702-714. <http://dx.doi.org/10.1504/IJTM.2000.002891>.
- Setiaji, H. E., (2011), “Analisis Faktor-Faktor Pembentuk Kinerja (RGEC) pada Perbankan Indoneisa”, Skripsi, Univeristas Diponogoro, Semarang.
- Setyawan, Gunadi., (2015), “Pengaruh Intellectual Capital Terhadap Kinerja Keuangan Perbankan Dengan Pengukuran Risk Based Bank Rating”, Skripsi, Universitas Jenderal Soedirman, Purwokerto.
- Sidharta, I., and Affandi, A., (2016), “The Empirical Study on Intellectual Capital Approach toward Finial Performance on Rural Bank Sectors in Indonesia”,

International Journal of Economics and Financial Issues, Vol 6, Issue 3, ISSN: 2146-4138.

- Simarmata, Rhoma., SUBOWO. Subowo., (2016), “Pengaruh Intellectual Capital Terhadap Kinerja Keuangan dan Nilai Perusahaan Perbankan Indonesia”, *Accounting Analysis Journal*, ISSN 2252-6765.
- Sirinuch, Nimtrakoon., 2015, “The relationship between intellectual capital, firms’ market value and financial performance”, *Journal of Intellectual Capital*, Vol. 16, Iss 3 pp. 587 – 618.
- Soedaryono, Bambang., Murtanto., Prihartini, Ari., (2012), "Effect Intellectual Capital (Value Added Intellectual Capital) to Market Value and Financial Performance of Banking Sector Companies Listed in Indonesia Stock Exchange" *The 2012 International Conference on Business and Management*, Phuket - Thailand.
- Solikhah, B., Abdul Rohman dan Wahyu Meiranto., (2010) “implikasi Intellectual Capital terhadap Financial Performance, growth dan market value: studi empiris dengan pendekatan simplistic specification”, *Simposium Nasional Akuntansi XIII*, Purwokerto
- Stahle, P., Stahle, S. and Aho, S., (2011), “Value Added Intellectual Coefficient (VAIC): A Critical Analysis”, *Journal of Intellectual Capital*, Vol. 12 No.4, pp. 531-551.
- Sugiati, Y., (2012), “kinerja Intellectual Capital Perbankan Indonesia: Penerapan Model Pulic dan Analisis Panel Data”, *Jurnal Keuangan dan Perbankan*, 162(2), 304-317.
- Takarina, A., (2014), “Pengaruh Intellectual Capital, Kualitas Penerapan Good Corporate Governance dan Struktur Modal terhadap Kinerja Keuangan Perbankan Syariah Periode 2010-2012”, Skripsi.
- Tan, H. P., Plowman, D. and Hancock, P., (2007), “Intellectual Capital and Financial Returns of Companies”, *Journal of Intellectual Capital*, Vol. 8 No. 1, pp 76-95.
- Tiaz, Chairani., (2014), “Intellectual Capital Analysis (cases of three services Companies)”, Skripsi, Universitas Jenderal Soedirman. Purwokerto.

- Tirtasari, Putri., (2013),” Pengaruh Intellectual Capital terhadap Kinerja Perusahaan yang Terdaftar di BEI Tahun 2008 – 2011”, Skripsi. Universitas Diponegoro Semarang.
- Ulum, I., Ghozali, I., & Chariri, A., (2008), “Intellectual capital dan kinerja keuangan perusahaan; sebuah analisis dengan pendekatan partial least squares”, Paper presented at the Simposium Nasional Akuntansi XI, Universitas Tanjung Pura, Pontianak.
- Ulum, I., Ghozali, I., & Chariri, A., 2014, “Intellectual Capital Performance of Indonesian Banking Sector: A Modified VAIC (M-VAIC) Perspective”, *Asian Journal of Finance & Accounting*.
- Wang. J. C., (2008), “Investigating market value and intellectual capital for S&P 500”, *Journal of Intellectual Capital*, 9(4), 546-563. <http://dx.doi.org/10.1108/14691930810913159>.
- Wei-Kang Wang., Wen-Min Lu., Yu-Han Wang., (2013), “The Relationship Between Bank Performance and Intellectual Capital in East Asia”, Springer Science Business Media B.V., *Qual Quant* (2013) 47:1041–1062.
- Wicaksana. A., (2011), “Pengaruh Intellectual Capital Terhadap Pertumbuhan dan Nilai Pasar Perusahaan Pada Perusahaan Perbankan yang Tercatat di BEI”, Skripsi, Fakultas Ekonomika dan Bisnis Universitas Diponegoro, Semarang.
- Widarjo, W., (2011), “Pengaruh Modal Intelektual Dan Pengungkapan Modal Intelektual Pada Nilai Perusahaan”, Simposium Nasional Akuntansi XIV, Aceh, 21-22 Juli 2011.
- Widyaningdyah, (2013), “Intellectual Capital dan Keunggulan Kompetitif (study empiris Perusahaan Manufaktur versi Jakarta Stock Industrial)”, *Jurnal Akuntansi dan Keuangan*, Vol.15, No.1, Mei 2013.