

INTISARI

Penelitian ini bertujuan untuk menguji pengaruh *intellectual capital* terhadap kinerja profitabilitas bank serta membandingkan setiap variabel bank KBMI 1 dengan bank KBMI 4. Metode pengumpulan data menggunakan data sekunder berupa laporan keuangan dan laporan tahunan pada periode tahun 2015 sampai 2022 dengan sampel empat bank KBMI 1 dan empat bank KBMI 4, sehingga jumlah sampel sebesar 64 sampel. Analisis dalam penelitian ini menggunakan program SPSS 25 dengan teknik analisis regresi linier sederhana dan uji *independent samples t test*. Hasil penelitian menunjukkan bahwa terdapat pengaruh positif variabel *Intellectual Capital* terhadap variabel profitabilitas *Net Interest Margin* (NIM), *Return On Assets* (ROA), dan *Return On Equity* (ROE) pada tahun 2015 sampai 2022. Selain itu, hasil *independent samples t test* membuktikan terdapat perbedaan pengaruh signifikan variabel *Intellectual Capital*, *Net Interest Margin* (NIM), *Return On Assets* (ROA), *Return On Equity* (ROE) antara bank KBMI 1 dan KBMI 4 yang menunjukkan kesenjangan kualitas cukup besar pada *intellectual capital* dan profitabilitas antara bank KBMI 1 dan bank KBMI 4.

Kata kunci: *Intellectual Capital*, *Net Interest Margin* (NIM), *Return On Assets* (ROA), *Return On Equity* (ROE)

ABSTRACT

This study aims to examine the effect of intellectual capital on bank profitability performance and compare each variable of KBMI 1 banks with KBMI 4 banks. The data collection method uses secondary data in the form of financial statements and annual reports in the period 2015 to 2022 with a sample of four KBMI 1 banks and four KBMI 4 banks, so that the total sample is 64 samples. The analysis in this study used the SPSS 25 program with simple linear regression analysis techniques and independent samples t test. The results showed that there is a positive influence of Intellectual Capital variables on Net Interest Margin (NIM), Return On Assets (ROA), and Return On Equity (ROE) profitability variables from 2015 to 2022. In addition, the results of the independent samples t test prove that there is a significant difference in the influence of Intellectual Capital variables, Net Interest Margin (NIM), Return On Assets (ROA), Return On Equity (ROE) between KBMI 1 and KBMI 4 banks which shows a considerable quality gap in intellectual capital and profitability between KBMI 1 banks and KBMI 4 banks.

Keywords: Intellectual Capital, Net Interest Margin (NIM), Return On Assets (ROA), Return On Equity (ROE)