INTISARI

Penelitian ini bertujuan untuk mendeskripsikan bagaimana pengaruh *intellectual capital* (IC) secara individual dari setiap komponennya terhadap kinerja keuangan bank melalui indikator RoA, RoE, dan Tobin's Q. Hipotesis dikembangkan dengan landasan perspektif *Resource-Based View* (RBV). Studi menggunakan data sekunder dari laporan keuangan dan laporan tahunan perbankan. Digunakan pula perangkat Rstudio untuk memodelkan estimasi regresi linear berganda sebagai analisis atas seluruh data yang dikumpulkan dari 40 bank di Indonesia. Hasil penelitian menunjukkan bahwa kinerja keuangan bank dipengaruhi oleh kompenan *human capital efficiency* (HCE) dan *relational capital efficiency* (RCE). Sementara itu, *structural capital efficiency* (SCE) berpengaruh negatif terhadap kinerja bank. Manajemen perbankan perlu mengoptimalkan aset-aset tak berwujud berupa sumber daya manusia dan hubungan eksternal untuk meningkatkan kinerja keuangannya.

Kata kunci: *Intellectual capital*, kinerja keuangan, aset tak berwujud, perbankan

ABSTRACT

This research aims to describe the effect of intellectual capital (IC) individually from each component on bank financial performance through RoA, RoE, and Tobin's Q indicators. The hypothesis is employed based on Resource-Based View (RBV) perspective. The study used the secondary data from the bank's financial statements and annual reports. It is also used the Rstudio tools to modell the estimation of multiple regression as an analysis of collected data from 40 banks in Indonesia. The study finds that bank financial performance is affected by human capital efficiency (HCE) dan relational capital efficiency (RCE) components. In the other hand, structural capital efficiency (SCE) is negatively correlated on bank financial performance. Banking's management need to optimize their intangible assets in the form of human resources and external relations to boost their financial performance.

***Keywords**: Intellectual capital, financial performance, intangible asset, banking*