

ABSTRACT

This study aims to analyze the effect of three component of intellectual capital consist of human capital, structural capital, and costumer capital on the financial performance of banking firms. Intellectual capital measurement model using Pulic models, namely the Human Capital Value Added (VAHU), Structural Capital Value Added (STVA) and Value Added Capital Employed (VACA). Financial performance is measured by Return on Assets (ROA). In this study also used control variable, it is firm's size that measured by LN aset.

This research used banking company data listed in Indonesia Stock Exchange (IDX) 2008-2012. Research data collection using purposive sampling method. The data obtained are 95 companies. This study used multiple linier regression analysis to analyze. The result show: (1) Value Added Human Capital (VAHU) has a negative significant on ROA, (2) Structural Capital Value Added (STVA) has significant on ROA, (3) Value Added Capital Employed (VACA) has significant on ROA, (4) Value Added Human Capital (VAHU), Structural Capital Value Added (STVA) and Value Added Capital Employed (VACA) have significant on ROA. (5) Firm's size as control variable doesn't have effect on ROA.

Keywords : Value Added Human Capita (VAHU), Structural Capital Value Added (STVA) dan Value Added Capital Employed (VACA), Return on Asset (ROA), firm's size