

**ANALYSIS OF THE AFFECT OF INTELLECTUAL CAPITAL IN
ACCOUNTING PERSPECTIVE ON BANKING COMPANY'S RETURN
ON ASSETS (ROA) AND OPERATING EXPENSES TO OPERATING
INCOME (BOPO) THAT LISTED IN INDONESIA STOCK EXCHANGE
(IDX) 2007-2011**

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ABSTRACT

The objectives of this study are to analyze the affect of intellectual capital on company's Return on Assets (ROA) and Operating Expenses to Operating Income (BOPO).

This research used banking company data that listed in Indonesia Stock Exchange (IDX) 2007-2011. The model that used to measure intellectual capital was Pulic model agregatly-using Value Added Intellectual Coefficient (VAIC) or separately-using Capital Employed Efficiency (CEE), Human Capital Efficiency (HCE), dan Structural Capital Efficiency (SCE).

The result show : (1) agregatly, intellectual capital (VAIC) has a positive significant affect on Return on Assets (ROA) and a negative significant affect on Operating Expenses to Operating Income (BOPO). (2) Capital Employed Efficiency (CEE) and Structural Capital Efficiency (SCE) has a positive significant affect on ROA. (3) Human Capital Efficiency (HCE) has not an affect on ROA. (4) Capital Employed Efficiency (CEE), Human Capital Efficiency (HCE) and Structural Capital Efficiency (SCE) has a negative significant affect on BOPO.

Keyword : Intellectual Capital, Return on Assets (ROA), Operating Expenses to Operating Income (BOPO)