

Pengaruh Intellectual Capital terhadap Non-performing Loan (NPL) Perusahaan Perbankan di Indonesia periode 2020-2023 = The Impact of Intellectual Capital on Non-Performing Loans Banking Sector in Indonesia Period 2020-2023

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Abstrak

Penelitian ini bertujuan untuk mengevaluasi Pengaruh efisiensi modal intelektual terhadap Non-Performing Loan perusahaan perbankan di Indonesia pada periode 2020-2023 dengan menggunakan 31 perusahaan perbankan yang dievaluasi dan diobservasi. Dalam penelitian ini Intellectual Capital diukur menggunakan Value Added Intellectual Coefficient (VAIC), Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) dan Capital Employed Efficiency (CEE). Penelitian menggunakan GLS Random Effect analysis sebagai model analisis regresi. Dalam penelitian ini penulis menemukan pengaruh yang negatif dan signifikan variabel modal intelektual yang terintegrasi yaitu Value Added Intellectual Coefficient terhadap Non-Performing Loan. Pengaruh signifikan juga terjadi pada model yang berbeda pada penelitian ini dengan menggunakan variabel modal intelektual secara terpisah, variabel tersebut adalah Human Capital Efficiency, Structural Capital Efficiency, dan Capital Employed Efficiency dengan variabel Human Capital Efficiency yang berpengaruh secara signifikan terhadap Non-Performing Loan.

.....This research aims to determine the effect of Intellectual Capital efficiency on Non-Performing Loans of banking companies in Indonesia in the 2020-2023 period using 31 banking companies that were evaluated and observed. In this research, Intellectual Capital is measured using Value Added Intellectual Coefficient (VAIC), Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE) and Capital Employed Efficiency (CEE). This research used GLS Random Effect analysis as a regression analysis model. In this research, the author found a negative and significant influence of the integrated Intellectual Capital variable, namely Value Added Intellectual Coefficient, on Non-Performing Loans. Different significant influence also occurs in different models in this research using Intellectual Capital variables separately, these variables are Human Capital Efficiency, Structural Capital Efficiency, and Capital Employed Efficiency with the Human Capital Efficiency variable having a significant effect on Non-Performing Loans.