

## **ABSTRACT**

*The study aims to analyze the influence of internal audit, intellectual capital, and financial ratios towards the financial performance on banking companies listed on the Indonesian Stock Exchange from 2014 to 2015 period. In this study, the participant is banking publishing an annual report 2014-2015 period and listed in the Indonesian Stock Exchange having criteria made by researcher. In this study, the sample total is 34 data chosen by purposive sampling and analysis tool used is multiple regression analysis.*

*Based on the analysis made, the result is in the internal audit, it is not significantly influential to the financial performance, Capital Employee Efficiency (CEE) is not significantly influential to the financial performance, Human Capital Efficiency (HCE) significantly negative influence to the financial performance, Structural Capital Efficiency (SCE) significantly negative influence to the financial performance, Intellectual Capital (IC) not significantly influential to the financial performance, Capital Adequacy Ratio (CAR) is not significantly influential to the financial performance. Operational Expenses compared to Operating Revenue significantly negative influence to the financial performance, Net Interest Margin (NIM) is not significantly influential to the financial performance, Non Performing Loan (NPL) is not significantly influential to the financial performance, Loan Deposit Ratio (LDR) is not significantly influential to the financial performance.*

*Keywords: Financial Performance, Capital Employee Efficiency (CEE), Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE), Intellectual Capital (IC), Capital Adequacy Ratio (CAR), Operating Expenses compared to Operating Revenue, Net Interest Margin (NIM), Non Performing Loan (NPL), Loan Deposit Ratio (LDR).*

## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh auditor internal, *intellectual capital*, dan rasio keuangan terhadap kinerja keuangan pada Perusahaan Perbankan yang terdaftar di BEI periode 2014-2015. Subjek dalam penelitian ini adalah perbankan yang menerbitkan laporan tahunan periode 2014-2015 yang terdaftar di BEI yang memenuhi kriteria yang ditetapkan peneliti. Total sampel dalam penelitian ini berjumlah 34 data yang telah dipilih dengan metode *purposive sampling* dan alat analisis yang digunakan adalah analisis regresi berganda.

Berdasarkan analisis yang telah dilakukan, diperoleh hasil bahwa audit internal tidak berpengaruh terhadap kinerja keuangan, *Capital Employee Efficiency* (CEE) tidak berpengaruh terhadap kinerja keuangan, *Human Capital Efficiency* (HCE) berpengaruh negatif signifikan terhadap kinerja keuangan, *Structural Capital Efficiency* (SCE) berpengaruh negatif signifikan terhadap kinerja keuangan, *Intellectual Capital* (IC) tidak berpengaruh terhadap kinerja keuangan, *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap kinerja keuangan. Beban Operasional dibandingkan dengan Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap kinerja keuangan, *Net Interest Margin* (NIM) tidak berpengaruh terhadap kinerja keuangan, *Non Performing Loan* (NPL) tidak berpengaruh terhadap kinerja keuangan, *Loan Deposit Ratio* (LDR) tidak berpengaruh terhadap kinerja keuangan.

Kata Kunci : Kinerja Keuangan, Audit Internal, *Capital Employee Efficiency* (CEE), *Human Capital Efficiency* (HCE), *Structural Capital Efficiency* (SCE), *Intellectual Capital* (IC), *Capital Adequacy Ratio* (CAR), Beban Operasional dibandingkan dengan Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), *Loan Deposit Ratio* (LDR).