

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh *Good Corporate Governance, Intellectual Capital, dan Loan to Deposit Ratio* terhadap Kinerja Keuangan pada Sektor Perbankan yang terdaftar di Bursa Efek Indonesia (BEI) Periode 2017–2022. Penelitian ini menggunakan metode *purposive sampling* sehingga diperoleh 13 sampel bank dengan 78 observasi. Hasil penelitian secara parsial menunjukkan bahwa *intellectual capital* memiliki pengaruh positif terhadap kinerja keuangan, sedangkan *good corporate governance* dan *loan to deposit ratio* tidak memiliki pengaruh terhadap kinerja keuangan. Kemudian hasil penelitian secara simultan menunjukkan bahwa *good corporate governance, intellectual capital* dan *loan to deposit ratio* memiliki pengaruh terhadap kinerja keuangan.

**Kata kunci :** Kinerja Keuangan, *Good Corporate Governance, Intellectual Capital, Loan to Deposit Ratio, Total Aset*

## ABSTRACT

*This study aims to determine the Effect of Good Corporate Governance, Intellectual Capital, and Loan to Deposit Ratio as well as Total Asset control variables on Financial Performance in the Banking Sector listed on the Indonesia Stock Exchange (IDX) for the 2017-2022 period. This study used purposive sampling method so that 13 bank samples were obtained with 78 observations. The results of the study partially show that intellectual capital has a positive influence on financial performance, while good corporate governance and loan to deposit ratio have no influence on financial performance. Then the results of the study simultaneously show that good corporate governance, intellectual capital and loan to deposit ratio have an influence on financial performance.*

**Keywords :** *Financial Performance, Good Corporate Governance, Intellectual Capital, Loan to Deposit Ratio, Total Assets*