

ABSTRACT

This study aims to determine how Intellectual Capital influences Bank Performance and Risk Taking Behavior in conventional banks listed on the Bursa Efek Indonesia. The method used is a descriptive and verification research method with the number of samples in this study being 10 companies. The data technique used is non-probability sampling with a purposive sampling approach. The data used is secondary data. The analysis method used is Panel Data Regression, Hypothesis Testing, and Determination Coefficient. The data analysis technique uses the help of Eviews 12 software.

The results of the study indicate that Intellectual Capital has an influence on Bank Performance, Intellectual Capital includes intangible but very valuable assets. In addition, Intellectual Capital does not affect Risk Taking Behavior, credit risk assessment emphasizes more on physical or financial assets that are clearly measured.

Keywords: Intellectual Capital, Bank Performance, and Risk Taking Behavior.