

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Intellectual Capital, Gender Diversity, Age Diversity Dan Competitive Advantage Terhadap Kinerja Keuangan Perusahaan Pada Sektor Perbankan Konvensional Yang Terdaftar Di Bursa Efek Indonesia Tahun 2015-2019. Populasi dari penelitian ini adalah pada perusahaan sektor perbankan konvensional yang terdaftar di Bursa Efek Indonesia tahun 2015-2019. Sampel ditentukan berdasarkan metode purposive sampling, sehingga didapatkan sampel sebanyak 20 perusahaan perbankan konvensional. Jenis data yang digunakan dalam penelitian ini berupa data sekunder yang diperoleh melalui [www.idx.co.id](http://www.idx.co.id). Metode analisis yang digunakan adalah analisis regresi data panel. Hasil penelitian menunjukkan bahwa Intellectual Capital secara parsial berpengaruh signifikan terhadap Kinerja Keuangan, Gender Diversity berpengaruh signifikan terhadap Kinerja Keuangan, dan Competitive Advantage secara parsial berpengaruh signifikan terhadap Kinerja keuangan sedangkan Age Diversity tidak berpengaruh signifikan terhadap Kinerja Keuangan.

***Kata Kunci : Intellectual Capital, Gender Diversity, Age Diversity, Competitive Advantage, Kinerja Keuangan.***

## **ABSTRACT**

*This study aims to determine the effect of Intellectual Capital, Gender Diversity, Age Diversity and Competitive Advantage on the Financial Performance of Companies in the Conventional Banking Sector Listed on the IDX in 2015-2019. The population of this study were conventional banking sector companies listed on the Indonesia Stock Exchange in 2015-2019. The sample was determined based on the purposive sampling method, in order to obtain a sample of 20 conventional banking companies. The type of data used in this study is secondary data obtained through [www.idx.co.id](http://www.idx.co.id). The analysis method used is panel data regression analysis. The results showed that partially intellectual capital had a significant effect on financial performance, gender diversity had a significant effect on financial performance, and partially competitive advantage had a significant effect on financial performance, while age diversity had no significant effect on financial performance.*

**Keywords :** *Intellectual Capital, Gender Diversity, Age Diversity, Competitive Advantage, Financial Performance*