

## **ABSTRACT**

*Intellectual capital disclosure is additional information that can be used by external parties of the company, investors, the public and creditors. The information presented in the intellectual capital disclosure is information on the management of intangible assets and at the same time creates value add for the company for the intellectual capital disclosure presented by the company. However, the intellectual capital disclosure of made in Non-BUMN banking with an average is still low at only 64.71% during 2016-2019. This study aims to analyze how the effect of profitability, leverage, firm age and independent commissioners on the intellectual capital disclosure both simultaneously and partially.*

*The population and data sources in this study focus on the financial sector which is one of the sectors in the service industry, Non-BUMN banking which is listed on the Indonesia Stock Exchange. In this study, there were 33 companies with observations for four years and the total sample in this study was 132 samples of Non-BUMN banking listed on the Indonesia Stock Exchange during the 2016-2019 period. The research method used is descriptive statistics and panel data regression analysis using Eviews 11 software.*

*The results showed that profitability, leverage, firm age and independent commissioners simultaneously had a significant effect on intellectual capital disclosure with a probability value of 0.00000. While partially leverage variable has a negative effect on intellectual capital disclosure with a probability value of 0.0412, the firm age variable has a positive effect on intellectual capital disclosure with a probability value of 0.0013. While the variables of profitability and independent commissioners have no effect on the intellectual capital disclosure in Non-BUMN banking in 2016-2019.*

*Keywords: company of age, independent commissioner, intellectual capital disclosure, leverage and profitability*