

Abstract

This research aims to determine the condition of financial performance and test and analyze differences in the level of significant financial performance PT. Bank Mandiri Tbk. Before and after the implementation of GCG through ROA, ROE, LDR, and CAR ratios. Research object is Financial Performance of PT. Bank Mandiri, Tbk. Methods of data collection through the archive of quarterly financial reports of Bank Mandiri During the period 2002-2005 and 2013-2016 published on the Bank Mandiri Official Website. The result of financial performance measurement is tested using Paired Sample T-test and Wilcoxon Signed Rank Test.

The results of this research indicate that the improvement of corporate financial performance based on GCG seen through ROA and LDR ratio, compared with ROE and CAR ratio. If the Paired Sample T-test results, there are significant differences in ROA and CAR in the periods before and after the implementation of GCG. While ROE did not show any significant difference. The results of LDR hypothesis testing using Wilcoxon Signed Rank Test shows a difference before and after the implementation of GCG on financial performance of PT. Bank Mandiri, Tbk.

Keywords: Good Corporate Governance, Return on Asset (ROA), Return on Equity (ROE), Loan to deposit Ratio (LDR), Capital Adequacy Ratio (CAR).

ABSTRAK

Penelitian ini bertujuan untuk mengetahui kondisi kinerja keuangan dan menguji serta menganalisis perbedaan tingkat kinerja keuangan yang signifikan PT. Bank Mandiri Tbk. Sebelum dan sesudah penerapan GCG melalui rasio ROA, ROE, LDR, dan CAR. Objek penelitian ini adalah laporan keuangan PT. Bank Mandiri, Tbk. Metode pengumpulan data melalui arsip laporan keuangan triwulan Bank Mandiri Tbk Selama periode 2002-2005 dan 2013-2016 yang diterbitkan di web bank mandiri. Hasil pengukuran kinerja keuangan di uji menggunakan *Paired Sample T-test* dan *Wilcoxon Signed Rank Test*.

Hasil penelitian ini menunjukkan bahwa peningkatan kinerja keuangan perusahaan setelah penerapan GCG terlihat melalui rasio ROA dan LDR, sedangkan bila dilihat melalui rasio ROE dan CAR, ditemukan penurunan kinerja keuangan perusahaan setelah penerapan GCG. Jika hasil *Paired Sample T-test*, ada perbedaan ROA dan CAR yang signifikan pada periode sebelum dan sesudah penerapan GCG. Sedangkan ROE tidak menunjukkan adanya perbedaan yang signifikan. Hasil pengujian hipotesis LDR menggunakan *Wilcoxon Signed Rank Test* menunjukkan adanya perbedaan sebelum dan sesudah penerapan GCG pada kinerja keuangan PT. Bank Mandiri, Tbk.

Kata kunci: *Good Corporate Governance, Return on Asset (ROA), Return on Equity (ROE), Loan to deposit Ratio (LDR), Capital Adequacy Ratio (CAR)*.