

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *good corporate governance*, kualitas kredit dan kualitas permodalan terhadap kinerja keuangan bank umum. Populasi dalam penelitian ini adalah 35 perusahaan bank umum yang tercatat di Bursa Efek Indonesia tahun 2013-2019. Sampel penelitian yang digunakan sebanyak 5 perusahaan dengan kriteria yang telah ditentukan. Teknik penentuan sampel yaitu *purposive sampling*. Metode pengumpulan data yang digunakan yaitu teknik dokumentasi, dengan menggunakan data berupa laporan keuangan tahunan yang diperoleh dari situs Bursa Efek Indonesia dan situs perusahaan terkait. Metode analisis data menggunakan analisis regresi data panel. Penelitian ini membuktikan bahwa *good corporate governance* berpengaruh positif dan signifikan terhadap kinerja keuangan. Kualitas kredit berpengaruh negatif dan signifikan terhadap kinerja keuangan. Kualitas permodalan tidak berpengaruh terhadap kinerja keuangan.

Kata Kunci : *Return on Assets, Good Corporate Governance, Non Performing Loan, Capital Adequacy Ratio*, Kualitas Kredit, Kualitas Permodalan, Kinerja Keuangan



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ABSTRACT

This study aims to analyze the effect of good corporate governance, credit quality and capital quality on the financial performance of commercial banks. The population in this study were 35 commercial bank companies listed on the Indonesia Stock Exchange in 2013-2019. The research sample used was 5 companies with predetermined criteria. The sampling technique is purposive sampling. The data collection method used is documentation technique, using data in the form of annual financial reports obtained from the Indonesia Stock Exchange website and related company sites. The data analysis method used panel data regression analysis. This study proves that good corporate governance has a positive and significant effect on financial performance. Credit quality has a negative and significant effect on financial performance. The quality of capital has no effect on financial performance.

Keywords : Return on Assets, Good Corporate Governance, Non Performing Loan, Capital Adequacy Ratio, Credit Quality, Capital Quality, Financial Performance

