

PENGARUH GOOD CORPORATE GOVERNANCE DAN RASIO KESEHATAN BANK TERHADAP KINERJA PERBANKAN

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *good corporate governance* dan rasio kesehatan bank terhadap kinerja perbankan. *Corporate governance* diproksikan dengan jumlah ukuran dewan direksi, ukuran dewan komisaris, persentase komisaris independen dan auditor eksternal. Untuk Rasio Kesehatan Bank diproksikan dengan BOPO dan LDR. Kinerja Perbankan diukur dengan *Return On Assets*.

Penelitian ini menggunakan desain penelitian kuantitatif dan data sekunder yang berasal dari perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Dengan menggunakan *purposive sampling* dalam periode pengamatan tahun 2011-2014, didapatkan 104 observasi. Data dianalisis menggunakan model regresi linear berganda.

Hasil regresi menunjukkan bahwa BOPO memiliki pengaruh negatif signifikan terhadap kinerja perbankan. Sedangkan jumlah ukuran dewan direksi, ukuran dewan komisaris, persentase komisaris independen, auditor eksternal dan LDR tidak memiliki pengaruh signifikan terhadap kinerja perbankan. Hasil penelitian ini menunjukkan bahwa beberapa mekanisme *corporate governance* diperusahaan khususnya sektor perbankan di Indonesia belum berjalan efektif sesuai fungsinya.

Kata kunci : kinerja perbankan, Good corporate Governance dan rasio Kesehatan Bank

THE EFFECT OF GOOD CORPORATE GOVERNANCE AND RATIO OF BANKS ON THE PERFORMANCE OF BANKING

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ABSTRACT

This study aimed to examine the effect of good corporate governance and the ratio of bank health on bank performance. corporate governance is proxied by the number of board size, board size, percentage of independent directors and external auditors. For the ratio of the Bank is proxied by the ROA and LDR. Banking Performance is measured by Return On Assets.

This study uses a quantitative research design and secondary data originating from banking companies listed in Indonesia Stock Exchange. By using purposive sampling in year observation period 2011-2014, obtained 104 observations. Data were analyzed using multiple linear regression model.

The regression results indicate that ROA has a significant negative effect on bank performance. While the number of board size, director size, percentage of independent directors, the external auditors and LDR do not have a significant effect on bank performance. These results indicate that some of the mechanisms of corporate governance in the company, especially the banking sector in Indonesia has not been effective according to its function.

Keywords: banking performance, Good corporate governance and the ratio of the Bank