

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *good corporate governance*, *capital adequacy ratio*, dan *non performing financing* terhadap kinerja keuangan. Populasi dalam penelitian ini adalah perusahaan perbankan syariah yang tercatat di Otoritas Jasa Keuangan tahun 2015-2020 yang berjumlah 9 perusahaan sesuai dengan karakteristik yang ditetapkan oleh peneliti. Pemilihan sampel menggunakan metode *purposive sampling* dengan menggunakan metode analisis regresi data panel dengan bantuan software Eviews 10. Hasil Penelitian secara parsial menyatakan bahwa *Good Corporate Governace* dan *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap Kinerja Keuangan (ROA), dan *Non Performing Financing* berpengaruh negatif dan signifikan terhadap Kinerja Keuangan (ROA).

Kata Kunci : *good corporate governance*, *non-perfoming financing*, *capital adequacy ratio*, *return on asset*



ABSTRACT

This study aims to determine the effect of good corporate governance, capital adequacy ratio, and non-performing financing on financial performance. The population in this study were Islamic banking companies registered with the Financial Services Authority in 2015-2020, which amounted to 9 companies according to the characteristics set by the researcher. The sample selection used purposive sampling method using panel data regression analysis method with the help of Eviews 10 software. The results of the study partially stated that Good Corporate Governance and Capital Adequacy Ratio had a positive and significant effect on Financial Performance (ROA), and Non Performing Financing had a negative and negative effect. significant to Financial Performance (ROA).

Keywords : good corporate governance, non-performing financing, capital adequacy ratio, return on asset



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