

ABSTRAK

Judul : Pengaruh Faktor Risk Profile, Struktur *Good Corporate Governance* dan Capital Terhadap Kinerja Keuangan Bank Umum (Studi Kasus Pada Bank Konvensional Yang Terdaftar di Otoritas Jasa Keuangan Periode 2014-2018).
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Program Studi : Akuntansi

Penelitian ini bertujuan untuk mengetahui pengaruh faktor risk profile, struktur *good corporate governance*, dan capital terhadap kinerja keuangan bank konvensional yang terdaftar di OJK periode 2014-2018. Rasio yang digunakan untuk merepresentasikan faktor *Risk Profile* yaitu diukur dengan *Non Performing Loan* dan *Loan to Deposit Ratio*, Struktur *Good Corporate Governance* diukur dengan Kepemilikan Manajerial, Kepemilikan Institusional, Dewan Komisaris Independen, Dewan Direksi, dan Komite Audit, serta capital diukur dengan CAR. Kinerja Keuangan diukur dengan menggunakan *Return on Asset*. Jenis data adalah data sekunder yang bersumber dari publikasi laporan keuangan dan laporan tahunan. Sampel yang digunakan adalah perusahaan Perbankan yang terdaftar Otoritas Jasa Keuangan periode 2016-2018 di website www.ojk.go.id dengan menggunakan metode *purposive sampling* dimana jumlah sampel yang digunakan adalah 72 perusahaan Perbankan. Metode analisis yang digunakan adalah regresi linear berganda.

Hasil pengujian hipotesis menunjukkan bahwa *Non Performing Loan*, *Capital Adequacy Ratio*, dan *Loan to Deposit Ratio* berpengaruh signifikan secara bersama-sama terhadap *Return on Asset* (ROA). *Non Performing Loan* secara parsial berpengaruh negatif terhadap *Return on Asset* (ROA). Secara parsial, *Loan to Deposit Ratio* berpengaruh positif terhadap *Return on Asset* (ROA). Kepemilikan Manajerial secara parsial tidak berpengaruh terhadap *Return on Asset* (ROA). Kepemilikan Institusional secara parsial berpengaruh negatif terhadap *Return on Asset* (ROA). Dewan Komisaris Independen secara parsial tidak berpengaruh terhadap *Return on Asset* (ROA). Secara parsial Dewan Direksi berpengaruh Positif terhadap *Return on Asset* (ROA). Komite Audit secara parsial berpengaruh negatif terhadap *Return on Asset* (ROA). Secara parsial *Capital Adequacy Ratio* tidak berpengaruh terhadap *Return on Asset* (ROA).

Kata kunci : *Return on Asset*, *Non Performing Loan*, *Loan to Deposit Ratio*, Kepemilikan Manajerial, Kepemilikan Institusional, Dewan Komisaris Independen, Dewan Direksi, Komite Audit dan *Capital Adequacy Ratio*

ABSTRACT

Title : *The Effect of Risk Profile Factors, Good Corporate Governance Structure and Capital on Financial Performance of General Bank (Case Studies on Conventional listed in OJK Period 2014-2018)*

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This study aims to analyze the effect of Risk Profile Factors, Good Corporate Governance Structure and capital on financial performance of conventional banks registered in OJK period 2014-2018. The ratio used to represent the Risk Profile factor is measured by Non Performing Loan and Loan to Deposit Ratio, Good Corporate Governance Structure is measured by Managerial Ownership, Institutional Ownership, Independent Board of Commissioners, Board of Directors, and Audit Committee, and capital is measured by CAR. Performance Finance is measured using Return on Assets. The type of data is secondary data sourced from the publication of financial statements and annual reports. The sample used is a Banking company registered with the Financial Services Authority for the period 2016-2018 on the website www.ojk.go.id using a purposive sampling method where the number of samples used is 72 banking companies. The analytical method used is multiple linear regression.

Hypothesis testing results indicate that the Non Performing Loan, Capital Adequacy Ratio, and Loan to Deposit Ratio have a significant effect together on Return on Assets (ROA). Non Performing Loans partially have a negative effect on Return on Assets (ROA). Partially, the Loan to Deposit Ratio has a positive effect on Return on Assets (ROA). Managerial ownership partially has no effect on Return on Assets (ROA). Partial Institutional Ownership have a negative effect on Return on Assets (ROA). The Independent Board of Commissioners partially has no effect on Return on Assets (ROA). Partially, the Board of Directors positively influences Return on Assets (ROA). The Audit Committee partially have a negative effect on Return on Assets (ROA). Partially the Capital Adequacy Ratio has no effect on Return on Assets (ROA).

Keywords : *Return on Asset, Non Performing Loan, Loan to Deposit Ratio, Managerial Ownership, Institutional Ownership, Independent Board of Commissioners, Board of Directors, Audit Committee and Capital Adequacy Ratio.*