

ABSTRAK

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ANALISIS PENGARUH *GOOD CORPORATE GOVERNANCE* (GCG) DAN EFISIENSI BIAYA TERHADAP KINERJA KEUANGAN PERBANKAN DI INDONESIA. (xiv + 103 Halaman: 2 gambar; 12 tabel; 4 lampiran)

Penelitian ini bertujuan untuk melakukan analisis pengaruh *good corporate governance* (GCG) dan efisiensi biaya terhadap kinerja keuangan, khususnya pada perbankan yang ada di Indonesia. Dalam dunia perbankan, Bank harus siap mengalami sejumlah tantangan terutama saat kondisi bank tidak sehat. Dalam penelitian ini terdapat penurunan tajam pada kemampuan masyarakat dalam melakukan pembelian dan pembayaran kredit. Bank dapat menerapkan *good corporate governance* (GCG) serta melakukan efisiensi biaya dalam rangka memperkuat fundamental bank dan meningkatkan kinerja keuangan bank. Penerapan *good corporate governance* dapat membantu bank untuk memastikan bank telah melaksanakan operasional secara transparan, akuntabel, bertanggung jawab, independen, dan wajar sehingga bank mencapai tujuan lembaga secara efektif dan efisien. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan populasi seluruh perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2017-2020 dan metode *purposive sampling*. *Good corporate governance* diukur berdasarkan faktor-faktor penilaian IICG. Efisiensi biaya merupakan faktor penting bagi bank sebagai lembaga intermediasi agar dapat mengelola dana nasabah secara efisien dan memberikan selisih keuntungan yang maksimal. Efisiensi biaya diproksikan dalam biaya operasional dan pendapatan operasional (BOPO) untuk mengukur kinerja keuangan yang diproksikan dengan *return on asset* (ROA). Data diolah menggunakan software SPSS v.27. Metode penelitian yang digunakan yaitu regresi linier berganda dengan variabel kontrol *leverage* dan *size*. Hasil penelitian menunjukkan *good corporate governance* tidak berpengaruh terhadap kinerja keuangan bank, sedangkan efisiensi biaya berpengaruh negatif terhadap kinerja keuangan bank.

Kata kunci: *good corporate governance*, efisiensi biaya, kinerja keuangan

Referensi : 72 (1989-2022)

ABSTRACT

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ANALYSIS OF THE INFLUENCE OF GOOD CORPORATE GOVERNANCE (GCG) AND COST EFFICIENCY ON THE FINANCIAL PERFORMANCE OF BANKING IN INDONESIA. (xiv + 103 pages: 2 pictures; 12 tables; 4 attachments)

This study aims to analyze the effect of good corporate governance (GCG) and cost efficiency on financial performance, especially in banking in Indonesia. In the banking world, banks must be prepared to face a number of challenges, especially when the bank's condition is not healthy. In this study, there was a sharp decline in people's ability to make purchases and credit payments. Banks can implement good corporate governance (GCG) and perform cost efficiency in order to strengthen bank fundamentals and improve bank financial performance. The implementation of good corporate governance can help banks to ensure that banks have carried out operations in a transparent, accountable, responsible, independent and fair manner so that banks can achieve institutional goals effectively and efficiently. This study is a quantitative study using a population of all banking companies listed on the Indonesia Stock Exchange (IDX) in 2017-2020 and purposive sampling method. Good corporate governance is measured based on IICG assessment factors. Cost efficiency is an important factor for banks as intermediary institutions in order to be able to manage customer funds efficiently and provide maximum profit margins. Cost efficiency is proxied by operating costs and operating income (BOPO) to measure financial performance as proxied by return on assets (ROA). The data was processed using SPSS v.27 software. The research method used is multiple linear regression with the control variables leverage and size. The results showed that good corporate governance had no effect on bank financial performance, while cost efficiency had a negative effect on bank financial performance.

Keywords: *good corporate governance, cost efficiency, financial performance*

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