

ABSTRAK

Penelitian ini bertujuan untuk menguji apakah terdapat pengaruh manajemen risiko terhadap kinerja keuangan perusahaan perbankan yang terdaftar dalam Bursa Efek Indonesia (BEI). Jenis risiko yang digunakan pada penelitian ini meliputi risiko kredit yang diukur dengan NPL (*Non-Performing Loan*), risiko likuiditas yang diukur dengan LDR (*Loan to Deposit Ratio*), risiko operasional yang diukur dengan BOPO (Biaya Operasional Terhadap Pendapatan Operasional), risiko permodalan yang diukur dengan CAR (*Capital Adequacy Ratio*), dan risiko suku bunga yang diukur dengan NIM (*Net Interest Margin*), serta kinerja keuangan diukur dengan ROA (*Return on Asset*).

Data yang digunakan merupakan data sekunder yang bersumber pada *annual report* bank umum konvensional yang terdaftar di Bursa Efek Indonesia selama 5 (lima) periode yaitu pada tahun 2017-2021. Sampel pada penelitian ini diambil menggunakan metode *purposive sampling* dan sampel yang memenuhi kriteria pemilihan. Sampel yang digunakan pada penelitian ini sebanyak 38 perusahaan bank umum. Metode analisis yang digunakan pada penelitian ini adalah analisis regresi linear berganda dengan alat bantu berupa *software SPSS (Statistical Product and Service Solution)*.

Hasil penelitian ini menyatakan bahwa NPL berpengaruh negatif signifikan terhadap ROA, LDR tidak berpengaruh terhadap ROA, BOPO berpengaruh negative signifikan terhadap ROA, dan CAR tidak berpengaruh terhadap ROA, serta NIM berpengaruh positif signifikan terhadap ROA.

Kata kunci: manajemen risiko, kinerja perusahaan, bank umum konvensional.

ABSTRACT

This research aimed to examine whether risk management affected financial performance of banking companies that were listed on the Indonesia Stock Exchange (IDX) or not. The risks which were used namely credit risk that was measured by NPL (Non-Performing Loan), liquidity risk that was measured by LDR (Loan to Deposit Ratio), operational risk that was measured by BOPO (Operational Cost on Operational Income), capital risk that was measured by CAR (Capital Adequacy Ratio), and interest risk that was measured by NIM (Net Interest Margin). While, financial performance was measured by ROA (Return on Asset).

The data were secondary, in the form of annual reports of conventional general banks that were listed on IDX for 5 periods, 2017-2021. Moreover, the data collection technique used purposive sampling. In line with that, there were 38 samples of general banks. Furthermore, the data analysis technique used multiple linear regression with SPSS.

The result showed that NPL had a significantly negative effect on ROA. However, LDR did not affect ROA. On the other hand, BOPO had a significantly negative effect on ROA. Meanwhile, CAR did not affect ROA. In contrast, NIM had a significantly positive effect on ROA.

Keywords: *Risk Management, Companies Performance, Conventional General Bank*



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