

ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji pengaruh mekanisme *good corporate government* (GCG) terhadap kinerja perbankan dengan manajemen risiko sebagai variabel *intervening*. Variabel mekanisme *good corporate government* diukur menggunakan jumlah anggota dewan direksi, dewan komisaris, komisaris independen, komite audit. Variabel kinerja perbankan diukur menggunakan rasio *Return On Equity* (ROE), variabel manajemen risiko diukur menggunakan *Loan to Deposito Rasio* (LDR).

Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian kuantitatif. Pengambilan sampel dalam penelitian ini menggunakan metode *purposive sampling* yang artinya pemilihan sampel berdasarkan karakteristik dan kriteria tertentu. Sehingga penelitian ini menggunakan 20 perusahaan perbankan selama periode tahun 2016 - 2019. Penelitian ini mendapatkan data sekunder yang berupa *annual report* dari *website* IDX atau Bursa Efek Indonesia (BEI). Teknik analisa data yang digunakan dalam penelitian ini adalah analisis regresi linier berganda yang di hitung menggunakan program SPSS.

Hasil penelitian ini menyatakan dewan direksi, dewan komisaris, komisaris independen, komite audit (Mekanisme GCG) berpengaruh positif terhadap manajemen risiko, akan tetapi tidak berpengaruh terhadap kinerja perbankan, sedangkan manajemen risiko berpengaruh positif terhadap kinerja perbankan. Dari penelitian ini juga menunjukkan bahwa manajemen risiko mampu memediasi penuh hubungan mekanisme GCG terhadap kinerja perbankan.

Kata Kunci :Mekanisme GCG, Kinerja Perbankan, Manajemen Resiko

ABSTRACT

This research aimed to examine the effect of the mechanism of Good Corporate Governance (GCG) on banking performance, with risk management as an intervening variable. GCG was measured by the number of members of the board director, commissioner board, independent commissioner, and audit committee. Moreover, banking performance was measured by Return On Equity (ROE) ratio and management risk was measured by Loan to Deposit Ratio (LDR).

The research was quantitative. Furthermore, the data collection technique used purposive sampling, in which the sample was based on certain characteristics and criteria. In line with that, there were 20 banking companies as the sample during 2016-2019. Additionally, the data were secondary in the form of annual reports from the IDX website or the Indonesia Stock Exchange (IDX). The data analysis technique used multiple linear regression with SPSS.

The result concluded that the board of directors, commissioner board, independent commissioner, and audit committee (GCG mechanism) had a positive effect on risk management. However, it did not affect banking performance. Likewise, risk management had a positive effect on banking performance. In addition, risk management could mediate fully the relationship of the GCG mechanism on banking performance.

Keywords: *GCG Mechanism, Banking Performance, Risk Managemt*

