# ABSTRAK

## PENGARUH *GOOD CORPORATE GOVERNANCE* TERHADAP *NON-PERFORMING LOAN*

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Penelitian ini bertujuan untuk menguji pengaruh *Good Corporate Governance* (GCG) terhadap *Non-Performing Loan* (NPL) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2020–2024. *Non-Performing Loan* merupakan indikator penting dalam menilai kesehatan perbankan yang mencerminkan risiko kredit dan stabilitas keuangan. Penelitian ini menggunakan teori agensi dan teori *stakeholder* sebagai dasar teori dalam menjelaskan hubungan antara mekanisme tata kelola perusahaan terhadap NPL. Variabel independen dalam penelitian ini terdiri atas kepemilikan institusional, komisaris independen, dan *gender diversity*. Penelitian menggunakan data sekunder dari 43 perusahaan perbankan dengan total 213 observasi yang dipilih melalui teknik *purposive sampling*. Analisis regresi data panel dengan pendekatan *Random Effect Model* digunakan untuk menguji hubungan antarvariabel. Hasil penelitian menunjukkan bahwa kepemilikan institusional, komisaris independen, dan *gender diversity* memiliki pengaruh negatif namun tidak signifikan terhadap NPL. Temuan ini menunjukkan bahwa mekanisme *Good Corporate Governance* tidak selalu secara langsung memengaruhi risiko kredit.

**Kata Kunci:** *Non-Performing Loan, Good Corporate Governance, Institutional Ownership, Gender Diversity*

***ABSTRACT***

***THE EFFECT OF GOOD CORPORATE GOVERNANCE ON NON-PERFORMING LOAN***

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*This study aims to examine the effect of Good Corporate Governance (GCG) on Non-Performing Loans (NPL) in banking companies listed on the Indonesia Stock Exchange (IDX) during the 2020–2024 period. Non-Performing Loans are an important indicator in assessing banking soundness as they reflect credit risk and financial stability. This study employs Agency Theory and Stakeholder Theory as the theoretical foundations to explain the relationship between corporate governance mechanisms and NPL. The independent variables consist of institutional ownership, independent commissioners, and gender diversity. The study uses secondary data obtained from 43 banking companies, resulting in 213 observations selected through purposive sampling. Panel data regression analysis using the Random Effect Model (REM) approach was employed to examine the relationships among variables. The results indicate that institutional ownership, independent commissioners, and gender diversity have negative but insignificant effects on Non-Performing Loans. These findings suggest that Good Corporate Governance mechanisms do not always directly influence credit risk in the banking sector.*

***Keywords:*** *Non-Performing Loan, Good Corporate Governance, Institutional Ownership, Gender Diversity*