

ABSTRAK

PENGARUH *CORPORATE GOVERNANCE* DAN RASIO KEUANGAN TERHADAP *FINANCIAL DISTRESS* BANK YANG LISTING DI BEI

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Penelitian ini dilakukan dengan tujuan untuk mengetahui pengaruh *corporate governance* dan rasio keuangan dalam memprediksi *financial distress* sektor perbankan yang *listing* di BEI. Variabel *corporate governance* diproksikan menjadi ukuran dewan direksi, ukuran dewan komisaris, komisaris independen. Rasio keuangan dilihat dari rasio CAMEL yang diproksikan menjadi CAR (*capital adequacy ratio*), NPL (*non performing loan*), ROA (*return on asset*), BOPO (biaya operasional terhadap pendapatan operasional) dan LDR (*loan to deposit ratio*).

Pengambilan sampel penelitian ini menggunakan metode *purposive sampling*, dengan jumlah sampel sebanyak 140 data dari bank yang terdaftar di Bursa Efek Indonesia (BEI), periode 2010, 2011, 2012, 2013, 2014. Dari sampel diperoleh 28 bank, yang terdiri dari 18 bank yang mengalami *financial distress*, dan 10 bank yang *non financial distress*. Metode statistik yang digunakan untuk menguji hipotesis dalam penelitian ini adalah regresi logistik.

Hasil penelitian menunjukkan bahwa *corporate governance* yang di proksikan dengan ukuran dewan direksi berpengaruh positif signifikan terhadap *financial distress* perbankan Indonesia, dan ukuran dewan komisaris, dan komisaris independen tidak berpengaruh signifikan terhadap *financial distress*. CAR, NPL, dan LDR tidak berpengaruh signifikan terhadap *financial distress* perbankan. Sedangkan rasio ROA berpengaruh negatif signifikan terhadap *financial distress* perbankan Indonesia dan BOPO berpengaruh positif signifikan terhadap *financial distress* perbankan Indonesia.

Kata Kunci: *financial distress*, *corporate governance*, CAMEL, rasio keuangan, bank.

ABSTRACT

THE EFFECT OF CORPORATE GOVERNANCE AND FINANCIAL RATIO OF FINANCIAL DISTRESS BANK LISTED IN BEI

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This research was conducted with the aim to know the influence of corporate governance and financial ratios in predicting financial distress banking sector listing on BEI. Corporate governance variables are proxied to be the board of director size, the board of commissioners size, the independent commissioners. Financial ratios are seen from CAMEL ratio projected to CAR (capital adequacy ratio), NPL (non performing loan), ROA (return on asset), BOPO (operational cost to operating income) and LDR (loan to deposit ratio).

Sampling of this research using purposive sampling method, with the number of samples as many as 140 data from banks listed on the Indonesia Stock Exchange (IDX), the period 2010, 2011, 2012, 2013, 2014. From the sample obtained 28 banks, consisting of 18 banks that have financial distress, and 10 banks are non financial distress. The statistical method used to test the hypothesis in this study is logistic regression.

The result of the research shows that corporate governance which proxies with the director size have a significant positive effect on Indonesian banking financial distress, and board of commissioners size and independent commissioners do not significant effect on financial distress. CAR, NPL, and LDR do not significant effect on banking financial distress. While the ratio of ROA have a significant negative effect on Indonesian banking financial distress and BOPO have a significant positive effect on Indonesian banking financial distress.

Keywords: financial distress, corporate governance, CAMEL, financial ratio, bank.