

Corporate governance dan kinerja bank perkreditan rakyat konvensional periode 2010-2014 = Corporate governance and performance of conventional rural banks in periode 2012-2014

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Abstrak

[Penelitian ini bertujuan untuk menganalisis pengaruh Corporate Governance terhadap kinerja Bank Perkreditan Rakyat Konvensional periode 2010-2014. Penelitian ini menggunakan uji analisis Fixed Effect Model (FEM). Variabel independen pada penelitian ini adalah EQTA, NLTA, ukuran dewan komisaris (Bsize), komposisi dewan komisaris wanita perempuan (jumlah dewan komisaris wanita) serta latar belakang pendidikan dewan komisaris (S1, S2, S3 dan D3), Variabel dependen diproksikan oleh ROIAE, ROIAA dan ROAE. Penelitian ini menggunakan data panel yang berjumlah 171 observasi dari sampel Bank Perkreditan Rakyat Konvensional yang terdaftar di Bank Indonesia dan Otoritas Jasa Keuangan (2012-2014). Hasil penelitian ini menunjukkan bahwa: (1) EQTA, Ukuran dewan komisaris dan Dewan komisaris yang memiliki latar belakang pendidikan S2 mempengaruhi kinerja BPR secara negatif dan signifikan terhadap kinerja BPR. Sedangkan komposisi dewan komisaris wanita mempengaruhi secara positif dan signifikan terhadap kinerja BPR. (2) EQTA, NLTA, Ukuran dewan komisaris mempengaruhi kinerja BPR secara negatif dan signifikan terhadap kinerja BPR. Sedangkan komposisi dewan komisaris wanita dan dewan komisaris yang memiliki latar belakang pendidikan S3 mempengaruhi secara positif dan signifikan terhadap kinerja BPR. (3) EQTA, NLTA, ukuran dewan komisaris memberikan pengaruh yang negatif dan signifikan terhadap kinerja BPR. Sedangkan dewan komisaris yang memiliki latar belakang S1 dan S2 mempengaruhi kinerja BPR secara positif dan signifikan.

.....The objective of this research is to analyze the effects of corporate governance and performance of conventional rural banks in periode 2012-2014. This research analyzes with the Fixed Effect Model (FEM). The Independent variabels in this research are the EQTA, NLTA, board size, board gender composition (the number of female commissioners) and board education composition (S1,S2,S3 and D3), and the dependent variables are ROIAE, ROIAA and ROAE. This study uses a panel data sample of 171 observations listed conventional rural banks in Bank Indonesia and Financial Services Authority of Indonesia (OJK) in periode 2010-2014. The result shows that: (1) EQTA, Board Size and board who have the educational background of S2 negatively and significantly affect the performance of conventional rural banks. While The number of female commissioners positively affect the performance of conventional rural banks. (2) EQTA, NLTA and Board Size negatively affect the performance of conventional rural banks while The number of female commissioners and board who have the educational background S3 positively affect the performance of conventional rural banks. (3) EQTA, NLTA and Board Size negatively and significantly affect the performance of conventional rural banks.. While board who have the educational background S1 and S2 positively affect the performance of conventional rural banks., The objective of this research is to analyze the effects of corporate governance and performance of conventional rural banks in periode 2012-2014. This

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