

## Pengaruh karakteristik direksi dan dewan komisaris terhadap kinerja bank di Indonesia = The effect of directors and board of commissioner's characteristic to Indonesian bank performance

Leonardo Dimas Rudianto, author

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### Abstrak

#### <b>ABSTRAK</b><br>

Skripsi ini meneliti pengaruh dari karakteristik dewan direksi dan dewan komisaris terhadap kinerja keuangan bank di Indonesia. Karakteristik dewan direksi dan dewan komisaris menggunakan ukuran, anggota dewan yang berasal dari negara asing, anggota berusia lanjut, dan frekuensi rapat. Kinerja bank diukur menggunakan enam variabel yaitu ROA Return on Asset, ROE Return on Equity, Pre-provision Profitability Ratio, Rasio NPL Non-performing Loan, Stock of NPLs, dan NCOR Net Charge-off Ratio. Hasil penelitian menunjukkan bahwa karakteristik ukuran dewan dan anggota dewan berusia lanjut berpengaruh terhadap ROA, ROE, dan NCOR. Anggota dewan yang berasal dari negara asing berpengaruh terhadap keseluruhan variabel kinerja keuangan. Sementara, karakteristik frekuensi rapat dewan direksi dan dewan komisaris tidak memiliki pengaruh signifikan terhadap kinerja keuangan bank

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#### <b>ABSTRACT</b><br>

The focus of this research is to investigate the influence of characteristic of the board of director and board of commissioner on bank performance in Indonesia. The characteristics include board size, foreign director and commissioner, old director and commissioner, and meeting frequency. Bank performance is measured using six variables which are ROA, ROE, Pre provision Profitability Ratio, NPL Ratio, and Stock of NPLs. This research finds that board size and old director and commissioner have significant impact on ROA, ROE, and NCOR. Foreign directors and commissioner have a significant impact on all bank performance measures. Meanwhile, board's meeting frequency do not have a significant impact on bank performance.