

INTISARI

Penelitian ini bertujuan untuk mengidentifikasi pengaruh tata kelola perusahaan (*Board Size*, *Liquidity Management*, *Capital Adequacy Ratio* (CAR), *Asset Quality*, BOPO, *Independent Director*, *Market Concentration* dan Pendapatan Non Bunga) terhadap kinerja Bank Umum di Indonesia pada tahun 2002-2012.

Hasil dalam penelitian ini menunjukkan bahwa variabel *Board Size*, *Liquidity Management*, *Capital Adequacy Ratio* (CAR), *Asset Quality*, BOPO, *Independent Director*, *Market Concentration* dan Pendapatan Non Bunga berpengaruh terhadap ROA bank, hal tersebut dapat dilihat dari nilai signifikansi sebesar 0.012325. Sedangkan secara parsial, hanya variabel *asset quality* dan BOPO yang berpengaruh secara signifikan terhadap ROA dengan nilai signifikansi 0.0471 (*asset quality*) dan 0.0024 (BOPO). Pengujian ini menggunakan tingkat signifikansi $\alpha = 5\%$.

Kata kunci : Return of Asset, *Board Size*, *Liquidity Management*, *Capital Adequacy Ratio* (CAR), *Asset Quality*, BOPO, *Independent Director*, *Market Concentration*, Pendapatan Non Bunga

ABSTRACT

This study aimed to identify the influence of corporate governance (Board Size, Liquidity Management, Capital Adequacy Ratio (CAR), Asset Quality, Operating Expenses To Operating Income (BOPO), Independent Director, Market Concentration and Non-Interest Income) on the performance of commercial banks in Indonesia in 2002-2012.

The results show the variable of Board Size, Liquidity Management, Capital Adequacy Ratio (CAR), Asset Quality, Operating Expenses To Operating Income (BOPO), Return Of Asset, Market Concentration and Non-Interest Income affect the return of Asset, it can be seen from the significant value of 0.012325. While partially known only variable asset quality and BOPO significancy affect the Return of Asset, it can be seen from the significant value of 0.0471 (asset quality) and 0.0024 (BOPO). This test is performed with a significance level of $\alpha = 5\%$.

Keywords : Return of Assets (ROA), Board Size, Liquidity Management, Capital Adequacy Ratio (CAR), Asset Quality, ROA, Market Concentration, Non Interest Income