

**PENGARUH CAR, LDR, UKURAN DEWAN KOMISARIS
INDEPENDEN, DAN UKURAN DEWAN DIREKSI TERHADAP
KINERJA BANK UMUM KONVENSIONAL DI INDONESIA
PERIODE 2018 – 2021**

ABSTRAK

Abstract: *This research aims to analyze the effect of capital adequacy ratio, loan to deposit ratio, board of independence commissioners' size, and board of directors' size on the performance of conventional commercial banks in Indonesia. Performance of conventional commercial banks is proxied by net interest margin. Purposive sampling technique is used as a sample technique. Researcher determined 48 conventional commercial banks has fulfilled the sample criteria for data analysis in this research. This research uses panel data regression with fixed effect model approach to analyze the data. The results show that CAR, LDR, and board of independence commissioners' size affect the bank performance. While board of directors' size has no effect on bank performanc. Variable CAR, LDR, board of independence commissioners' size, and board of directors' size represent of bank performance by 77,18%.*

Keywords: *bank, capital, commissioners, directors, liquidity*

Abstrak: *Penelitian ini bertujuan untuk menganalisis pengaruh rasio kecukupan modal, rasio pinjaman atas simpanan, ukuran dewan komisaris independen, dan ukuran dewan direksi terhadap kinerja bank umum konvensional di indonesia. Kinerja bank umum konvensional diprosikan dengan marjin bunga bersih. Teknik purposive sampling digunakan sebagai teknik pengambilan sampel. Peneliti menetapkan 48 bank umum konvensional telah memenuhi kriteria sampel untuk analisis data dalam penelitian ini. Penelitian ini menggunakan regresi data panel dengan pendekatan model fixed effect dalam menganalisis data. Hasil penelitian menunjukkan bahwa CAR, LDR, dan ukuran dewan komisaris independen berpengaruh terhadap kinerja bank. Sedangkan ukuran dewan direksi tidak berpengaruh terhadap kinerja bank. Variabel CAR, LDR, ukuran dewan komisaris independen, dan ukuran dewan direksi merepresentasikan kinerja bank sebesar 77,18%.*

Kata kunci: *bank, direksi, komisaris, likuiditas, permodalan*