

ABSTRAK

Penelitian ini mengkaji pengaruh tata kelola perusahaan terhadap kinerja perusahaan perbankan di Indonesia dengan mempertimbangkan pengambilan risiko bank sebagai mediator. Melalui analisis data perbankan terhadap 44 perusahaan dari tahun 2020 hingga 2022, skripsi ini mengevaluasi dampak *board size*, *board meeting frequency*, *board gender diversity*, dan *managerial ownership* terhadap *bank risk-taking* dan bagaimana hal tersebut memengaruhi kinerja perusahaan perbankan. Penelitian ini merupakan penelitian kuantitatif yang menggunakan tiga persamaan regresi data panel. Hasil penelitian ini menunjukkan *board size* memiliki hubungan positif yang tidak signifikan terhadap perilaku pengambilan risiko bank, serta hubungan positif yang tidak signifikan terhadap kinerja perusahaan perbankan. Kemudian, *board meeting frequency* memiliki hubungan negatif yang signifikan terhadap perilaku pengambilan risiko bank, serta hubungan positif yang signifikan terhadap kinerja perusahaan perbankan. *board gender diversity* sendiri memiliki hubungan positif yang signifikan terhadap perilaku pengambilan risiko bank, serta hubungan negatif yang tidak signifikan terhadap kinerja perusahaan perbankan. Terakhir, *managerial ownership* memiliki hubungan negatif yang tidak signifikan terhadap perilaku pengambilan risiko bank, serta hubungan positif yang tidak signifikan terhadap kinerja perusahaan perbankan. Sementara itu, perilaku pengambilan risiko oleh bank memediasi hubungan antara tata kelola perusahaan dengan kinerja keuangan bank, namun hanya pada aspek frekuensi rapat dewan saja. Studi ini memberikan wawasan bagi regulator dan pemangku kepentingan dalam mengembangkan kebijakan yang mendukung stabilitas dan pertumbuhan sektor perbankan.

Kata Kunci: tata kelola perusahaan, *bank risk-taking*, kinerja perusahaan

ABSTRACT

This study examines the effect of corporate governance on the performance of banking firms in Indonesia by considering bank risk-taking as a mediator. Through analysis of banking data on 44 firms from 2020 to 2022, it evaluates the impact of board size, frequency of board meetings, gender diversity on the board, and managerial ownership on risk-taking behaviour and how it affects bank performance. This is a quantitative study that uses three panel data regression equations. The results show that board size has an insignificant positive relationship with bank risk-taking behaviour, as well as an insignificant positive relationship with banking firm performance. Then, the frequency of board meetings has a significant negative relationship with bank risk-taking behaviour, as well as a significant positive relationship with the performance of banking companies. Gender diversity in the board itself has a significant positive relationship with bank risk-taking behaviour, as well as an insignificant negative relationship with the performance of banking companies. Finally, managerial ownership has an insignificant negative relationship with bank risk-taking behaviour, as well as an insignificant positive relationship with banking firm performance. Meanwhile, bank risk-taking behaviour mediates the relationship between corporate governance and bank financial performance, but only in the aspect of board meeting frequency. This study provides insights for regulators and stakeholders in developing policies that support the stability and growth of the banking sector.

Keywords: *corporate governance, bank risk-taking, firm performance*