

ABSTRAK

Tujuan dari penelitian ini untuk menguji pengaruh *Good Corporate Governance* dan *Digital banking* terhadap kinerja keuangan perbankan. Proksi yang digunakan dari *Good Corporate Governance* kepemilikan institusional dan komisaris independen, sedangkan *digital banking* yaitu *internet banking* dan *mobile banking*. Jenis penelitian ini yaitu penelitian kuantitatif. Sampel dalam penelitian ini ada 30 bank. Penelitian ini menggunakan data sekunder dari laporan keuangan perbankan (annual report) yang terdaftar di Bursa Efek Indonesia periode 2017-2019. Metode analisis data yang di gunakan yaitu menggunakan analisis linier berganda dengan bantuan program SPSS 21. Hasil penelitian ini menunjukkan bahwa (1) kepemilikan institusional berpengaruh positif terhadap kinerja keuangan perbankan. (2) komisaris independen berpengaruh positif terhadap kinerja keuangan perbankan. (3) internet banking tidak berpengaruh terhadap kinerja keuangan perbankan. (4) mobile banking tidak berpengaruh terhadap kinerja keuangan perbankan.

Kata kunci : kepemilikan institusional, komisaris independen, *internet banking mobile banking* dan kinerja keuangan perbankan.

ABSTRACT

The purpose of this study is to examine the effect of Good Corporate Governance and Digital banking on banking financial performance. The proxies used for Good Corporate Governance are institutional ownership and independent commissioners, while digital banking is internet banking and mobile banking. This type of research is quantitative research. The sample in this study there are 30 banks. This study uses secondary data from banking financial reports (annual reports) listed on the Indonesia Stock Exchange for the 2017-2019 period. The data analysis method used is multiple linear analysis with the help of the SPSS 21 program. The results of this study indicate that (1) institutional ownership has a positive effect on banking financial performance. (2) independent commissioners have a positive effect on banking financial performance. (3) internet banking has no effect on banking financial performance. (4) mobile banking has no effect on banking financial performance.

Keywords: institutional ownership, independent commissioners, internet banking, mobile banking and banking financial performance.