

ABSTRAK

Shindy Mariska, 2026. Pengaruh CAR dan Corporate Governance terhadap Kinerja Keuangan Perbankan dengan Efisiensi Operasi Sebagai Variabel Moderasi (Studi Pada Perusahaan Perbankan Tahun 2020 – 2025). Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., CA., CPA.,CRMP Pembimbing (II) Erma Wulan Sari, S.Pd., M.Ak.

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR) dan Corporate Governance terhadap kinerja keuangan dengan efisiensi operasi sebagai variabel moderasi pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2020–2025. Penelitian ini dilatarbelakangi oleh fluktuasi kinerja keuangan perbankan serta adanya perbedaan hasil penelitian terdahulu mengenai pengaruh CAR dan Corporate Governance terhadap kinerja keuangan. Kinerja keuangan diproksikan menggunakan Return on Assets (ROA), CAR diukur berdasarkan perbandingan modal terhadap Aktiva Tertimbang Menurut Risiko (ATMR), Corporate Governance diproksikan melalui dewan komisaris, dewan direksi, dan komite audit, sedangkan efisiensi operasi diproksikan menggunakan rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO). Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan tahunan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia selama periode 2020–2025. Teknik pengambilan sampel menggunakan purposive sampling, sedangkan analisis data dilakukan menggunakan Moderated Regression Analysis (MRA) dengan bantuan program SPSS versi 24. Hasil penelitian menunjukkan bahwa Capital Adequacy Ratio (CAR) dan Corporate Governance berpengaruh positif dan signifikan terhadap kinerja keuangan perusahaan perbankan. Selain itu, efisiensi operasi yang diproksikan dengan BOPO terbukti mampu memoderasi pengaruh CAR dan Corporate Governance terhadap kinerja keuangan. Temuan ini menunjukkan bahwa semakin efisien operasional bank, semakin kuat pengaruh kecukupan modal dan penerapan tata kelola perusahaan dalam meningkatkan kinerja keuangan perusahaan perbankan.

Kata kunci: *Capital Adequacy Ratio (CAR), Corporate Governance, Efisiensi Operasi, BOPO, Kinerja Keuangan, Return on Assets (ROA).*

ABSTRACT

Shindy Mariska, 2026. *The Effect of CAR and Corporate Governance on Banking Financial Performance with Operating Efficiency as a Moderating Variable (Study of Banking Companies in 2020–2025)*. Undergraduate Thesis. Accounting Study Program, Faculty of Economics and Business, Universitas PGRI Madiun. Advisor (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., CA., CPA., Advisor (II) Erma Wulan Sari, S.Pd., M.Ak.

This study aims to analyze the effect of Capital Adequacy Ratio (CAR) and Corporate Governance on financial performance with operating efficiency as a moderating variable in banking companies listed on the Indonesia Stock Exchange during the 2020–2025 period. This research is motivated by fluctuations in banking financial performance and differences in previous research findings regarding the effects of CAR and Corporate Governance on financial performance. Financial performance is proxied by Return on Assets (ROA), CAR is measured based on the ratio of capital to Risk-Weighted Assets (RWA), Corporate Governance is proxied by the board of commissioners, board of directors, and audit committee, while operating efficiency is proxied by the Operating Expenses to Operating Income (BOPO) ratio. This study employs a quantitative approach using secondary data obtained from the annual reports of banking companies listed on the Indonesia Stock Exchange during the 2020–2025 period. The sampling technique used is purposive sampling, while data analysis is conducted using Moderated Regression Analysis (MRA) with the assistance of SPSS version 24. The results show that Capital Adequacy Ratio (CAR) and Corporate Governance have a positive and significant effect on the financial performance of banking companies. In addition, operating efficiency, proxied by BOPO, is proven to moderate the effects of CAR and Corporate Governance on financial performance. These findings indicate that the more efficient a bank's operations are, the stronger the effects of capital adequacy and corporate governance implementation in improving the financial performance of banking companies.

Keywords: *Capital Adequacy Ratio (CAR), Corporate Governance, Operating Efficiency, BOPO, Financial Performance, Return on Assets (ROA).*