ABSTRAK

Penelitian ini menganalisis pengaruh *Good Corporate Governance* (GCG) dan *Digital Banking* terhadap kinerja keuangan bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2022–2025. Kinerja keuangan diukur dengan *Return on Assets* (ROA). GCG diproksikan melalui Komisaris Independen, Kepemilikan Institusional, dan Komite Audit. Digital Banking diukur dari volume transaksi perbankan digital. Penelitian ini menggunakan pendekatan kuantitatif deskriptif. Teknik purposive sampling menghasilkan 7 bank sebagai sampel, dengan 28 observasi selama periode penelitian. Data sekunder diperoleh dari laporan keuangan dan laporan tahunan yang dipublikasikan melalui Bursa Efek Indonesia dan situs resmi masing-masing bank. Analisis data menggunakan regresi linear berganda dengan SPSS.

Hasil penelitian menunjukkan Komisaris Independen, Komite Audit (GCG), dan Digital Banking tidak berpengaruh signifikan terhadap ROA. Kepemilikan Institusional berpengaruh negatif dan signifikan terhadap ROA. Secara simultan, seluruh variabel independen berpengaruh signifikan terhadap kinerja keuangan bank. Nilai Adjusted R Square sebesar 0,640 menunjukkan model penelitian menjelaskan 64,0% variasi ROA, sementara 36,0% sisanya dijelaskan faktor lain di luar model. Temuan ini menegaskan bahwa tata kelola perusahaan dan pemanfaatan teknologi digital tetap relevan dalam menjelaskan kinerja keuangan bank, meskipun tidak semua indikator berpengaruh signifikan secara individual.

Kata Kunci: *Good Corporate Governance*, Komisaris Independen, Kepemilikan Institusional, Komite Audit, Digital Banking, *Return on Assets*, Kinerja Keuangan Perbankan.

ABSTRACT

This study analyzes the impact of Good Corporate Governance (GCG) and digital banking on the financial performance of conventional commercial banks listed on the Indonesia Stock Exchange during the 2022–2025 period. Financial performance is measured using Return on Assets (ROA). GCG is proxied by independent commissioners, institutional ownership, and the audit committee, while digital banking is measured by digital banking transaction volume. The study employs a descriptive quantitative approach. Purposive sampling resulted in a sample of seven banks, yielding 28 observations over the study period. Secondary data were obtained from financial statements and annual reports published via the Indonesia Stock Exchange and the banks' official websites. Data analysis was conducted using multiple linear regression with SPSS.

The results indicate that independent commissioners, the audit committee (GCG), and digital banking do not have a significant effect on ROA. Institutional ownership has a significant negative effect on ROA. Simultaneously, all independent variables significantly affect the banks' financial performance. An Adjusted R-squared value of 0.640 indicates that the research model explains 64.0% of the variation in ROA, while the remaining 36.0% is explained by factors outside the model. These findings confirm that corporate governance and the utilization of digital technology remain relevant in explaining bank financial performance, even though not all indicators exert a significant individual effect.

Keywords: Good Corporate Governance, Independent Commissioners, Institutional Ownership, Audit Committees, Digital Banking, Return on Assets, Bank Financial Performance.