

The Effect of Good Corporate Governance on Financial Performance at PT. Bank Bri, Mandiri and Bni (Persero) Conventional and Sharia Tbk Listed on the Indonesia Stock Exchange 2016 – 2020

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Abstract

Study this aim for find influence of GCG (board of directors, board of commissioners and audit committee) to performance finance (ROA) at PT. Bank BRI, BRI sharia, Mandiri, Mandiri sharia, BNI and BNI sharia Tbk. study this use analysis descriptive With quantitative data, the data source used in this study is a secondary data source. Secondary data is data taken from the financial statements of PT Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah which are listed on the Indonesia Stock Exchange in 2017 6-20 20 published by the Indonesia Stock Exchange through the official website of the Indonesia Stock Exchange (www.idx.co.id). The data analysis technique in this study uses the classical assumption test, to test the hypothesis using multiple linear analysis tests and T tests. The results showed that partially the Board of Directors (DD) partially had a significant effect on Financial performance (NPM) or H_{01} is rejected and H_{a1} is accepted. Due to the value of sig. DD is smaller than 0.05, i.e. $0.000 < 0.05$ and the t-count value is greater than t-table, i.e. $4.101 > 2.06$. The Board of Commissioners (DK) partially has no effect on Financial Performance (NPM) or H_{02} is accepted and H_{a2} is rejected. Due to the value of sig. DK is greater than 0.05, which is $0.268 > 0.05$ and the t-count value is smaller than t-table, namely $1.131 < 2.06$. The Audit Committee (KA) partially has no significant effect on Financial Performance (NPM) or H_{03} is accepted and H_{a3} is rejected. Because the sig KA value is greater than 0.05, namely $0.07 > 0.05$ and the t arithmetic value is smaller than t table, namely $1.888 < 2.06$

Keywords:

Good Corporate Governance (GCG), Financial Performance.

1. Introduction

Banking is a managed financial entity based on trust user service or customer in embed the funds and is foundation in the process of development Indonesian economy. according to Law of the Republic of Indonesia No. 10 of 1998 concerning Banking Function main Indonesian banking aims for Upgrade well-being people through disbursement of funds from society. Stability economy a country is influenced by good bad management and distribution of banking funds from society, then from Banks need a performance system stable finances in order to fulfil purpose from the above bank function.

Currently, Indonesia is hit by the Covid-19 pandemic. Situation this is very influential to stability economy and impact significant to the banking sector. Given that bank function as tool government for guard stability economy monetary and finance so this is Duty big for banks to minimize slump economy. If Indonesia 's economy is declining so activity Public in the velocity of money will decreased, because Public will minimize less spending _ important. The public will also more often take money from the bank save. more no interested invest or take loan from the bank. Impact bad other if economy decrease is customer will difficulty in pay credit, thing this Becomes problem for the banking world in his obligations maintain and/ or Upgrade level performance finance as effort for guard trust and interest society.

Good Corporate Governance System take effect to system performance something company which means creditors and holders of invest stock _ will believe and feel protected by the company. for establish good management governance _ needed planned thoughts _ _ from the Corporate Governance in it There is a board of directors, board of commissioners and audit committee.

PT Bank BRI, BRI sharia, Mandiri, Mandiri sharia, BNI and BNI syariah is an incorporated bank in SOEs. As described _ on that current state of Indonesia this currently fight overcome the impact of covid-19 on the economy including BRI, BRI sharia, Mandiri , Mandiri sharia, BNI and BNI syariah . Slowdown economy due to the emerging COVID -19 since march 2020 made profit Bank Rakyat Indonesia's net is eroded enough in. Throughout in 2020 Bank BRI, Mandiri and BNI experienced drop profit clean. BRI experienced drop by 45.70% compared to year previous (2019) (cnbcindonesia.com) . Mandiri Bank experience drop profit clean by 38%

(detik.com). and Bank BNI experienced drop profit clean by 78.7% ([Financial Bisnis.com](http://FinancialBisnis.com)). BNI Syariah Bank has experienced drop profit clean by 15.42% ([Republika .co.id](http://Republika.co.id)). could concluded that the above bank experience drop significant of 2019 to 2020 due to the COVID -19 pandemic.

Enhancement efficiency economy required connection good Among management company, holders stock and stockholders other is key from implementation of Good Corporate Governance. Application of good corporate governance is answers and solutions the right one in miss from entanglement crisis moderate economy _ hit by Indonesia.

Based on background the back that has been explained, problem in study this is as following :

1. How influence size of the board of directors to performance finance on. PT Bank BRI, BRI sharia, Mandiri , Mandiri sharia, BNI and BNI sharia?
2. How the influence of the board of commissioners to performance finance at PT Bank BRI, BRI sharia, Mandiri , Mandiri sharia, BNI and BNI sharia?
3. How influence audit committee on performance finance at PT Bank BRI, BRI sharia, Mandiri , Mandiri sharia, BNI and BNI sharia?
4. Based on existing theories, then _ submitted a number of proposed hypothesis _ in study this, namely :
5. H_{01} : the size of the board of directors has no significant effect on the financial performance of PT. Banks BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah listed on the IDX in 2016-2020.
6. H_{a1} : the size of the board of directors has a significant effect on the financial performance of PT. Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah listed on the IDX in 2016-2020.
7. H_{02} : the size of the board of commissioners has no significant effect on the financial performance of PT. Banks BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah listed on the IDX in 2016-2020
8. H_{a2} : the size of the board of commissioners has a significant effect on the financial performance of PT. Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah which are listed on the IDX in 2016-2020.
9. H_{03} : the size of the audit committee has no significant effect on the financial performance of PT. Banks BRI, BRI Syariah, Mandiri, Mandiri Syari'ah, BNI and BNI Syariah listed on the IDX in 2016-2020
10. H_{a3} : the size of the audit committee has a significant effect on the financial performance of PT. Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah listed on the IDX in 2016-2020.

2. Method

Researcher use method descriptive with quantitative data that is in calculate existing data in report finance or annual something acquired company _ for complete something problem in accordance with purpose researcher. Researcher use method assisted data analysis use SPSS software.

2.1. Object and Sample

Object study is object determined by the researcher in the research that will studied and understood so that they can interesting conclusion. Researcher take object research at PT Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah. With method collect and analyze report finance and reports annual PT Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI and BNI Syariah in 2016 – 2020 which are listed on the stock exchange indonesian. (Sugiyono, 2016) .

2.2. Data Analysis

Method analysis is working method _ complete problem in testing hypotheses carried out use data analysis. Researcher use method descriptive statistical analysis with method analysis multiple linear regression. Which later analyzed through output result with using the SPSS program.

2.3. Descriptive Research Data

2.3.1. Board of Directors (DD)

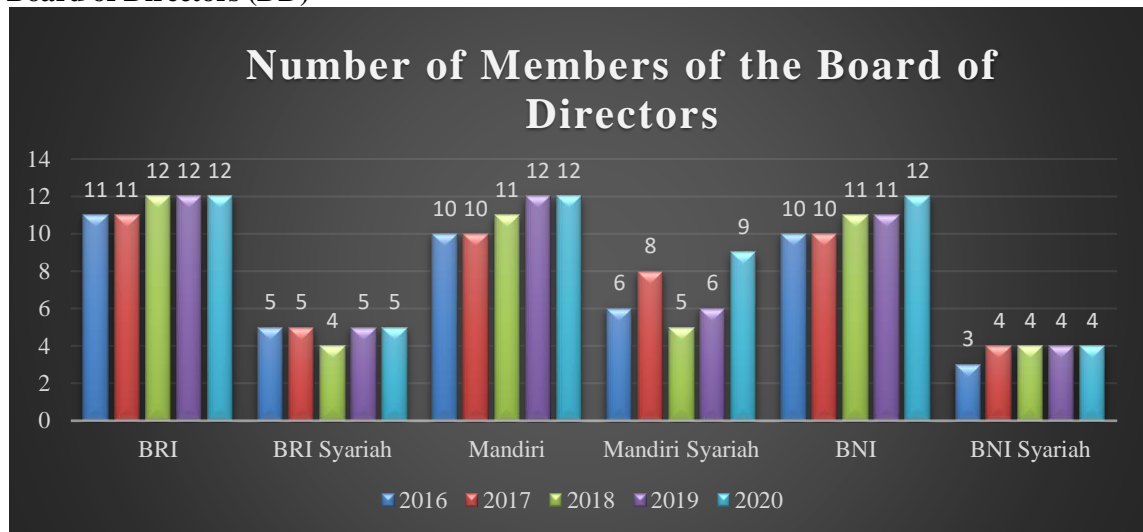


Figure 1. Bar Chart Amount Member of the Board of Directors

Could seen in the diagram above that number of board of directors in board of directors is part company responsible answer full on management company in doing interest company, as well as Becomes representative company inside _ nor outside court based on purpose company and terms budget base.

1. Bank BRI from 2016 to 2017 were 11 members and experienced _ increase of 1 member in 2018-2020.
2. Bank BRI Syariah in 2016 and 2017 amounted to 5 members, experiencing 1 member down that is became 4 members in _ 2018, while in 2019 and 2020 experienced increase back 1 member to 5 members.
3. Bank Mandiri in 2016-2017 amounted to 10 members, experiencing increase of 1 member in 2018 namely become 11 members, and experience increase Back in 2019-2020 to 12 members.
4. Bank Mandiri Syariah in 2016 amounted to 6 members of the board of directors, experiencing increase by 2 members became 8 members in 2017, in 2018 experienced drop became 5 members, and happened increase by 1 member Back in 2019 to 6 members, then in 2020 experiencing _ increase by 3 members from in 2019 became 9 members.
5. Bank BNI in 2016-2017 number of board of directors by 10 members experience 1 member increase in 2018 and 2019 to 11 members then in 2020 happens _ add 1 member become 12 members
6. Bank BNI Syariah in 2016 had 3 members of the board of directors and happened addition of 1 member in 2017-2020 to 4 members of the board of directors.

2.3.2. Board of Commissioners (DK)

Board of commissioners is members of the board of commissioners who do not have connection with company. Formation of the board of commissioners is one of the pillars of implementing governance company (Good Corporate Governance) that is expected working as tool for convince investors that they will accept return on funds that have been they investment.

$$\text{Dewan Komisaris} = \text{Jumlah Anggota Dewan Komisaris}$$

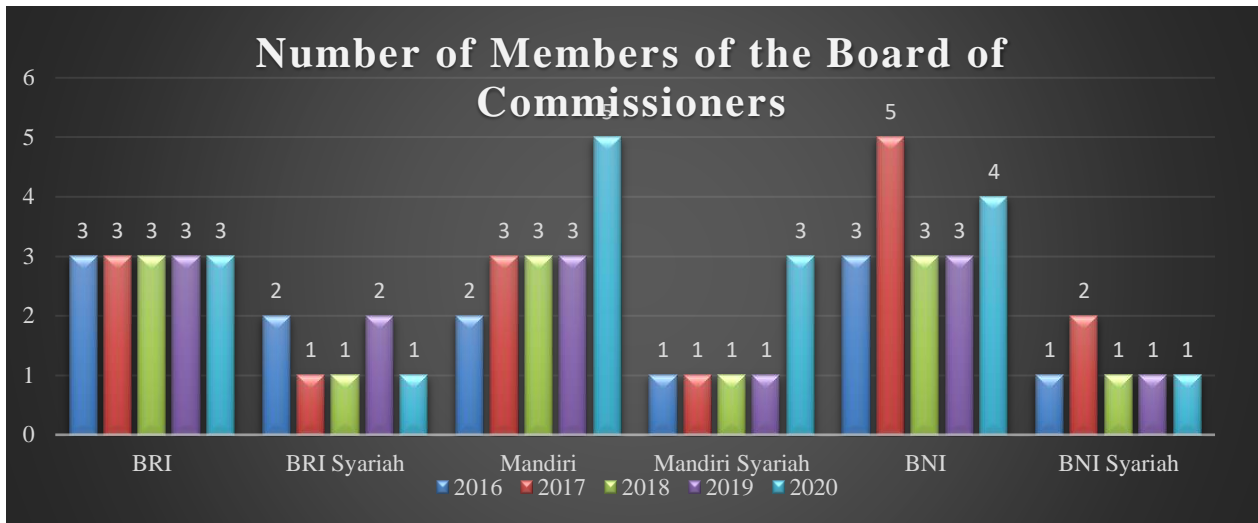


Figure 2 Diagram stem Amount Member of the Board of Commissioners

Could seen in the diagram above that number of commissioners on

1. Bank BRI from 2016-2020 has _ total board of commissioners as many as 3 members and not experience increase
2. Bank BRI Syariah in 2016 has 2 members of the board of commissioners experience decreased 1 member in 2017-2018 to 1 member, in 2019 back _ occur add 1 member became 2 members, then in 2020 happened _ drop again become 1 member of the board of commissioners.
3. Bank Mandiri in 2016 had 2 members of the board of commissioners, experienced addition of 1 member in 2017-2019 to 3 members then in 2020 happens _ occur addition as many as 2 members become 5 members of the board of commissioners in 2020
4. Bank Mandiri Syariah throughout the year 2016-2019 has 1 member of the board of commissioners experience addition of 2 members in 2020 to 3 members.
5. Bank BNI in 2016 had 3 members of the board of commissioners, experienced addition of 2 members in 2017 to 5 members, then experience decreased 2 members in 2018-2019 to 3 members and in 2020 happened _ addition of 1 member Back to 4 members.
6. Bank BNI Syariah in 2016 had 1 member of the board of commissioners, and experienced addition of 1 member in 2017 to 2 members, then occur drop back in 2018-2020 to 1 member.

2.3.3. Committee (KA)

GCG components that play a role active in the reporting system finance in do supervision against participation management and independent auditors are one of the Duty audit committee (Mutia Handayani, 2021)

Size Audit Committee = Member Audit Committee

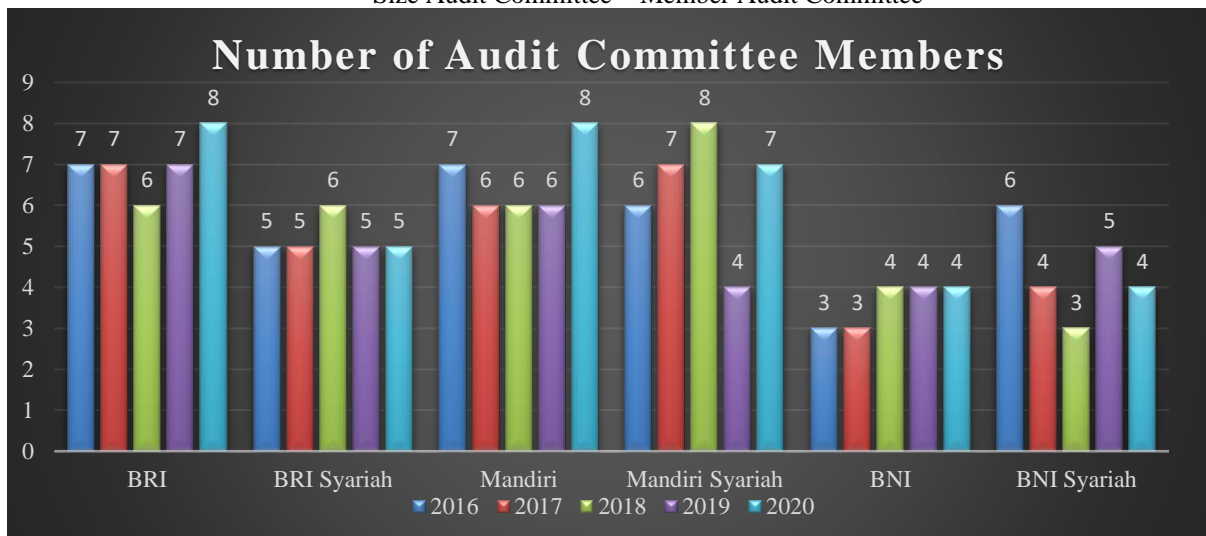


Figure 3 Diagram stem Amount Member Audit Committee

Could seen in the diagram above that number of commissioners on

1. Bank BRI from 2016-2017 has total member audit committee as many as 7 members, experienced decreased by 1 member in 2018 to 6 members, increased by 1 member in 2019 to 7 members then increase 1 more member in 2020 to 8 members audit committee
2. BRI Syariah Bank in 2016,2017,2019 and 2020 has total member audit committee as many as 5 members and happened add 1 member only in 2018 that is become 6 members audit committee.
3. Bank Mandiri in 2016 has 7 members audit committee and experienced drop as many as 1 member in 2017-2019 became 6 members, then experience addition members in 2020 to 8 members audit committee.
4. Bank Mandiri Syariah from 2016-2018 experienced add 1 member every year namely in 2016 there were 6 members, 2019 there were 7 members and 2018 there were 8 members, happened decreased in 2019 to 4 members, then in 2020 experienced addition of 3 members again become 7 members in 2020.
5. Bank BNI in 2016-2017 there are 3 members audit committee and experienced addition of 1 member in 2018-2020 to 4 members in 2018,2019 and 2020.
6. Bank BNI Syariah in 2016 has 6 members audit committee happened 1 member down in year every 2017 and 2018 i.e. 4 members in 2017 and 3 members in 2018, then occur addition an 2 members again in 2019 to 5 members and down again in 2020 to 4 members audit committee.

2.3.4. Financial Performance

according to Greece (Kusumo, 2008) performance finance is achievement something company in operate his business in obey the rules good regulation government or regulations company where enhancement profit company affected by performance finance .

One of them is to measure the rate of return on assets from the company's profit, namely the Net Profit Margin (NPM) . Ratio in measure big percentage remainder income is using NPM. From measuring NPM could produce total profit net earned _ of total income reduced whole cost related.

$$NPM = \frac{\text{Laba Setelah Pajak}}{\text{penjualan bersih}}$$

Following is example NPM calculation at PT Bank BRI in 2016

$$NPM = \frac{26.227.991}{65.439.190} = 0,40$$

Based on the table above, we can see that NPM (Net Profit Margin) shows minimum value as big as 0.09 % shown by PT. Bank Negara Indonesia (Persero) Tbk in 2020. This thing caused in _ the PT. Bank Negara Indonesia experience deceleration performance acquisition profit consequence the pressure of the covid-19 pandemic, (kontan.co.id) based on report company, total profit BNI net of Rp. 3.28 trillion in the 2020 period, realization this experience depreciation by 78.7% compared to year previously of Rp. 15.28 trillion. Maximum value as big as 0.78% indicated by PT. Bank Mandiri Syariah (Persero) Tbk in year 2017 7, pg this caused because the largest profit owned by Bank Mandiri Syariah was

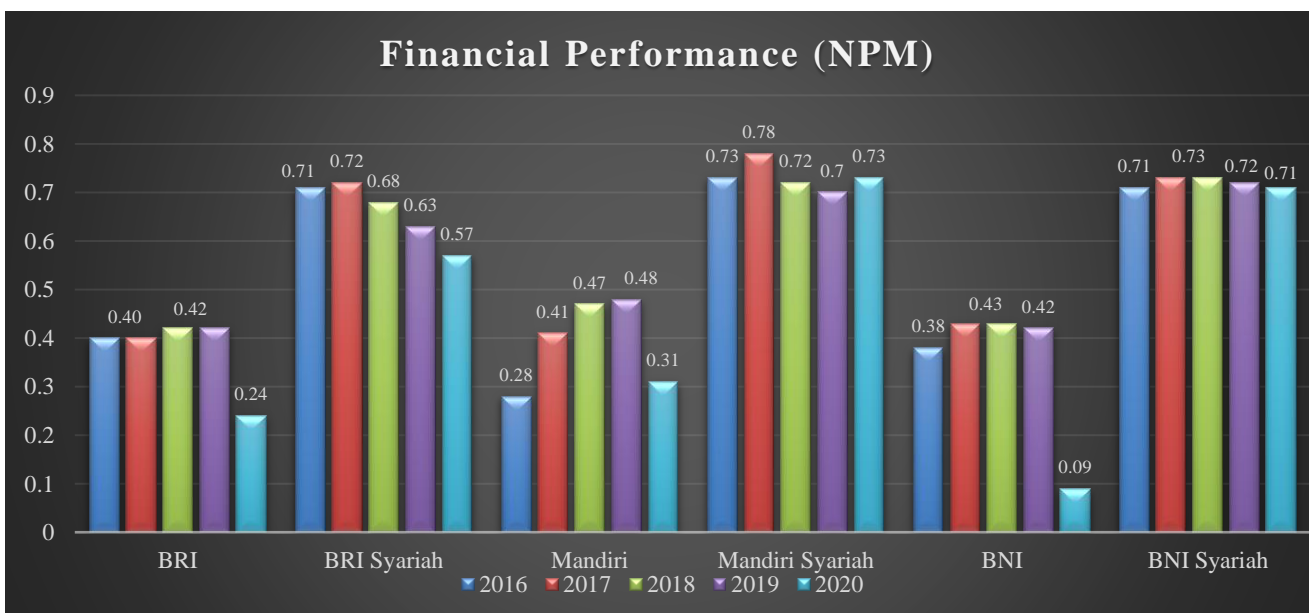


Figure 4 NPM Nilai Value Bar Chart

Seen in the diagram that NPM value on:

1. Bank BRI in 2016 and 2017 has NPM value of 0.40%, in 2018 and 2019 occurred increase the NPM value was 0.02% to 0.42%, while in 2020 it occurred significant decrease by 0.18% of year 2018 that means NPM value in 2020 is 0.24%.
2. Bank BRI Syariah in 2016 has NPM value is 0.71% and occurs an increase of 0.01% in 2017 which is 0.72%, while in 2018-2020 it occurred drop every year i.e. in 2018 have NPM value of 0.68% decreased 0.04% from 2017, the year 2019 has NPM value of 0.63% decreased 0.05% from in 2018, and the NPM value in 2020 was 0.57, down 0.06% from year 2019.
3. Bank Mandiri in 2016 had NPM value of 0.28%, occurs increase by 0.13% in 2017 to 0.41 % and up 0.006% from year 2017 to in 2018 to 0.47%, then in 2019 experienced increase again 0.02% of in 2018 to 0.48%, while in 2020 it happened drop which significant by 0.17% of in 2019 to 0.31%.
4. Bank Mandiri Syariah in 2016 had NPM value of 0.73%, experiencing an increase of 0.05% in 2017 to 0.78 %. in 2018 have NPM value of 0.72%, realization this down 0.02% from 2017, same thing happened in 2019 that is down 0.02% from 2018. While in 2020 it has NPM value of 0.73%, realization this is up 0.03% from year 2019.
5. Bank BNI in 2016 had NPM value of 0.38%, experiencing increase by 0.05% in 2017 and 2018 to 0.43%, and in 2019 experienced 0.01% increase from in 2018, while in 2020 it is experiencing drop significant by 0.33% of 2019 which means that NPM value in 2020 is 0.09%.
6. BNI Syariah Bank has experienced ups and downs Sufficient NPM value small every year could seen that in 2016 have Mark by 0.71% and in 2017 and 2018 only experience increase NPM value is 0.002% and in 2019 has value 0.72% realization this down 0.01% from in 2018 while in 2020 it has value 0.71%, realization this down 0.01% from year 2019.

2.4. Description of Research Results

2.4.1. Analysis Statistics Descriptive

Analysis descriptive used for analyze the variables in study this namely the board of directors, board of commissioners, audit and performance committee finance. (NPM). Population used in study this for analyze statistics descriptive is Bank BRI, BRI Syariah, Mandiri, Mandiri Syariah, BNI, BNI Syariah listed on the IDX in 2016 - 2020.

Tabel 1 Statistisk Deskriptif

	N	Descriptive Statistics			
		Minimum	Maximum	Mean	Std. Deviation
DD	30	3	12	8.13	3.298
DK	30	1	5	2.30	1.208
KA	30	2	8	5.37	1.629
NPM	30	9	78	53.83	18,668
Valid N (listwise)	30				

The variable NPM (Net Profit Margin) shows Mark maximum by 9.00% indicated by PT. Bank Negara Indonesia (Persero) Tbk in 2020. This is because in that year PT. Bank Negara Indonesia drop profit BNI 's net was 78.7%. Maximum value by 78% indicated by PT. Mandiri Syariah (Persero) Tbk in 2017 7. This thing caused the largest profit owned by the company in 2017 7, the average value of 53.83 % and as well as standard deviation by 18.668%.

2.4.2. Assumption Test Classic

1. Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution. To approach the normality of the data can be done through statistical analysis Kolmogrov-Smirnov test (KS).

Table 2 Kolmogorov Smirnov
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		30	
Normal Parameters ^{a,b}	mean	.0000000	
	Std. Deviation	9.23789265	
Most Extreme Differences	Absolute	.105	
	Positive	.105	
	negative	-.104	
Test Statistics		.105	
asympt. Sig. (2-tailed)		.200 ^{c,d}	

If the value of sig. more than 0.05 then the residual value is normally distributed, if sig value 0.2 more big of 0.05 then more small so not normal. the data is normally distributed .

The basis for making decisions for this test, namely:

- If the value of sig. more than 0.05 then the residual value is normally distributed.
- If the value of sig. less than 0.05 then the residual value is not normally distributed.

Could seen from table 4.6 One-Sample Kolmogorov-Smirnov Test that the significant value (Asymp. Sig. (2-tailed)) is greater than 0.05, namely 0.200 which means the residual value is normally distributed or the data used in this study is normally distributed.

2. Multicollinearity Test

The multicollinearity test aims to test whether the regression model is determined by the correlation between the independent variables (independent).

Table 3 Multicollinearity Test (VIP Test)
Coefficients a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DD	.308	3,244
	DK	.319	3.133
	KA	.938	1.067
if the TOL value is greater than 0.10, it means that there is no multicollinearity. more small than 0.1 occurs multicollinearity		Decision : DD TOLL = 0.38 more big than 0.1 then no occur multicollinearity DK TOLL = 0.319 more big than 0.1 then no occur multicollinearity TOLL TRAIN = 0.938 more big than 0.1 then no occur multicollinearity	

3. Heteroscedasticity Test

The method used to test the presence of heteroscedasticity is to look at the scatterplot.

The characteristics that do not occur heteroscedasticity are:

- The data points spread above and below or around zero.
- The dots don't collect just above or below.
- The spread of data points should not form a wave pattern, widen then narrow and widen again.
- The spread of data points is not patterned.

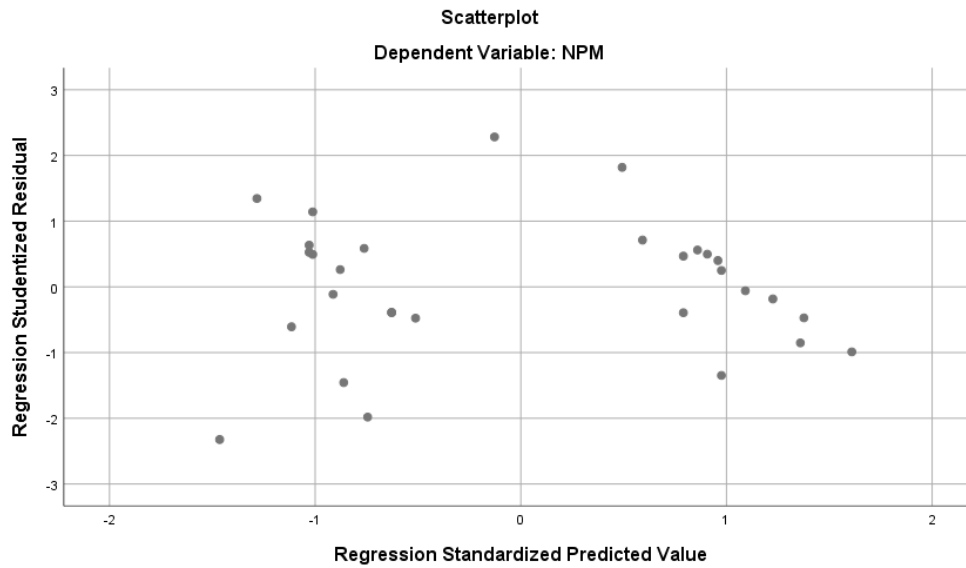


Figure 3 : SPSS Processed Data Heteroscedasticity Test (Scatterplot)

The analysis of the SPSS output (scatterplot image) above shows that the points spread below and above the Y axis, and do not have a regular pattern. So the conclusion is that the independent variable above does not occur heteroscedasticity or homoscedasticity.

4. Autocorrelation Test

The autocorrelation test aims to test whether in a previous regression model there is a correlation between the error of period t and period t-1 (previous). If there is a correlation, it is called an autocorrelation problem. A good regression model is one that is free from autocorrelation. Autocorrelation testing can be done by looking at the value of Durbin Watson.

The basis for making decisions for the Durbin-Watson test are:

Table 4 Durbin Watson Terms	
$D < d_L$ or $D > 4 - d_L$	Be found Autocorrelation
$d_u < D < 4 - d_u$	No. be found autocorrelation
$d_L < D < d_u$ or $4 - d_u < D < 4 - d_L$	No. there is conclusion

Table 5 Autocorrelation Test

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.869 ^a	.755	.727	9.756	1,705

Source : SPSS Processed Data

- c. Predictors: (Constant), KA, DK, DD
- d. Dependent Variable: NPM

Based on table 4.9 above, it can be concluded that

1. Durbin-Watson value of 1.705
2. Amount of data used as much as 30 (N = 30)
3. Amount 3 independent variables (K=3)

So obtained value of d_L and d_u (get from the Durbin-Watson table in the appendix)

1. $d_L = 1.214$
2. $d_u = 1.650$

after got value of d_L and d_u so obtained value $4 - d_u = 2,350$, from results this so could concluded that Durbin- Watson value is between d_u and d_L namely $1.214 < 1.750 < 2.350$ ($d_L < D < 4 - d_u$) which means study this no there is autocorrelation

5. Test Hypothesis

a. Analysis Multiple Linear Regression

Multiple linear regression analysis is a technique that aims to determine the relationship of one or two independent variables (independent) and the dependent variable (dependent). The following table shows the results of multiple regression analysis:

Table.6 Multiple linear regression

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	82,105	7,073			11,608	.000
DD	-4.057	.989	-.717		-4.101	.000
DK	-3.004	2,655	-.194		-1.131	.268
KA	2,168	1,148	.189		1,888	.070

Sumber : Data Olahan SPSS

b. Dependent Variable: NPM

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

$$\text{NPM} = 82.105 + (-4.057 \text{ DD}) + (-3.004 \text{ DK}) + (2.168 \text{ KA}) +$$

The interpretation of the equation is as follows:

1. Constant value is NPM value of 82.105 is assumed that Variable dependent (DD, DK and KA) is worth n constant (fixed)
2. DD coefficient of -4.057, coefficient negative value which means the more DD goes up then the more decline NPM value (for example if DD increases by 1% then NPM experiences drop of 405.7%)
3. DK coefficient of -3.004 coefficient negative value which means the more DK goes up then the more decline NPM value.
4. KA coefficient of 2.168, coefficient worth positive which means the higher the train, the more the higher the NPM value (for example if KA increases by 1% then NPM value will increase by 216.8%)

6. T Uji test

T test (Partial Test) is used for look the influence of independent variables by Partial to the dependent variable. For look result the test could seen in the coefficient table.

1. If $t_{\text{count}} > t_{\text{table}}$ and $\text{sig} > 0.05$, then by Partial independent variable effect to variable dependent
2. If $t_{\text{table}} < t_{\text{count}}$ and $\text{sig} < 0.05$, then by Partial independent variable not take effect to dependent variable

The following are the results of t-count and its significance level, namely :

Table 6 T Uji test
Coefficients^a

Model		T	Sig
1	(Constant)	11,608	.000
	DD	-4.101	.000
	DK	-1.131	.268
	KA	1.888	.070

Based on the data above, the t table value will be obtained first, namely:

$$\begin{aligned}
 T \text{ table} &= t(\alpha/2) \text{ nk}-1 \\
 &= t(0.05/2) 30-1 \\
 &= t(0.025) 26 T \\
 &= 2.056 / 2.06 \text{ (results can be seen from the attachment table t)}
 \end{aligned}$$

Furthermore, it can be seen whether the independent variables (DD, DK, KA) have an effect on spirit by Partial to variable dependent (NPM). So could concluded results the hypothesis as following :

1. Sig value. DD of 0,000 < 0.05 and the value of t arithmetic > t table (-) 4.101 > 2.06 means H 01 rejected and H a1 received can be interpreted that the Board of Directors take effect to performance finance (NPM) at Bank BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange.
2. Sig value. DK of 0.268 > 0.05 and the value of t count < t table (-) 1.131 < 2.06 means H 02 accepted and H a2 rejected can be interpreted that the Board of Commissioners no take effect to performance financial services (NPM) at Bank BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange.
3. Sig value. KA of 0.070 > 0.05 and the value of t count > t table 1.888 < 2.06 then H 03 accepted and H a3 rejected can mean that the Audit Committee does not take effect to performance finance (NPM) at Bank BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange.

3. Discussion of Research Results

The results of the study show that Net Profit Margin (NPM) can be explained by DD, DK, and KA as following :

1. Influence of the Board of Directors (DD) on Financial Performance (NPM) at Bank BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange. data management and calculations assisted by SPSS version 25.0, the variable of the Board of Directors own sig value of 0.000 < 0.05 and t count > t table (-) 4.101 > 2.06 which shows that DD variable has an effect significant to performance finance, which means board of directors own role important in Upgrade performance finance. But on the result testing multiple linear regression Mark coefficient from the board of directors where is negative value Case this showing that the more increase number of board of directors so the more decrease performance finance. Supervision carried out by the board of directors could push happening conducive environment that can Upgrade performance finance. increase number of board of directors no help in the process of upgrading performance finance, however with number of regular and maintained board of directors professionalism so could help enhancement performance finance banking so from it's the board of directors take effect significant to performance finance.
2. Influence of the Board of Commissioners (DK) Against Financial Performance (NPM) At Bank BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange Result of data processing and calculation assisted by SPSS version 25.0 variables of the Board of Commissioners own sig value of 0.268 > 0.05 and t count < t table (-) 1.131 < 2.06, it means that DK variable not take effect to performance finance (NPM). This result in line with testing multiple linear regression where the coefficient showing negative result (-3.004) which means that the more increase number of commissioners so the more decrease performance finance (NPM). This thing because if too many commissioners big considered not enough effective in monitor and implement supervision to management company, because will difficult communicate and coordinate in taking related decisions _ with function supervision. In accordance with PJOK regulation no.55/PJOK.03/2016 board of commissioners must ensure GCG implementation is implemented with good on every activity Bank's business throughout level organization. So from that important for arrange good composition of the board of commissioners, the number of members of the board of commissioners who do not big will more good in monitor more good corporate governance good.
3. Influence Audit Committee (KA) on the financial performance of Banks BRI, BRI Syraiah, Mandiri, Mandiri Syariah, BNI, and BNI Syariah which are listed on the Indonesia Stock Exchange. The results of data processing and calculation assisted by SPSS version 25.0 variables the audit committee has sig value of 0.070 > 0.05 and t count < t table 1.888 < 2.06 which shows that variable KA no take effect significant to performance finance (NPM), but on multiple linear regression test Mark coefficient audit committee marked positive which means if increase audit committee then the more increase NPM value. Audit committee on duty help the board of commissioners in operate function supervision on report finance as well as implement from GCG. Due to Duty audit committee is for help the board of

commissioners so the more many member audit committee, then supervision carried out the more good, However Case this no ensure happening enhancement performance finance or profit owned company that. This thing caused because still many companies in Indonesia that take decision by significant still based on influence influence holder share controller and not on base ability and or skill candidate member audit committee. Without existence effectiveness supervision reporting finance although total multiple audit committees no could ensure will Upgrade performance company. Namum if rapture member audit committee based on expertise and background appropriate education background so the implementation of GCG will walk with good.

3.1. Conclusion

Based on results study concluded that :

1. Board of Directors (DD) individually Partial take effect significant to Net Profit Margin (NPM) or H O1 rejected and H a1 accepted. Due to sig value. DD more small from 0.05, i.e. $0.000 < 0.05$ and the value of t count more big from t table i.e. $4.101 > 2.06$
2. The Board of Commissioners (DK) Partial no take effect to Net profit margin (NPM) or HO is accepted and H a2 is rejected . Due to sig value. DK more big from 0.05, i.e. $0.268 < 0.05$ and the t value more small from t table ie $1.131 < 2.06$
3. Audit Committee (KA) individually Partial no take effect significant against Net Profit Margin (NPM) or H O3 is accepted and H a3 is rejected. Due to KA sig value more big from 0.05 that is $0.07 > 0.05$ and the value of t count more small from t table ie $1.888 < 2.06$

3.2. Suggestion

1. For Academic

Research results this could made guidelines or reference for study next in researching more far about study In this case, it is hoped that researchers next could add samples and variables awesome research researched so that could look tendencies and differences in long term.
2. For Bank
 - a. hoped that the bank can implementing corporate governance (GCG) with ok, so that you can attract investors to invest in companies that have good governance
 - b. hoped that the bank can elect the board of directors, board of commissioners and audit committee more selective because position this is very decisive success and improve performance company.

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