

## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh metode Risk Profile, Good Corporate Governance, Earnings, dan Capital (RGEC) terhadap nilai perusahaan pada bank umum yang terdaftar di Bursa Efek Indonesia (BEI) periode 2020–2024. Variabel independen yang digunakan meliputi Non-Performing Loan (NPL) dan Loan to Deposit Ratio (LDR) sebagai proksi Risk Profile, skor self-assessment sebagai proksi Good Corporate Governance (GCG), Return on Assets (ROA) sebagai proksi Earnings, serta Capital Adequacy Ratio (CAR) sebagai proksi Capital, sedangkan nilai perusahaan diukur menggunakan rasio Price to Book Value (PBV). Penelitian menggunakan pendekatan kuantitatif dengan data sekunder bersumber dari laporan keuangan tahunan dan laporan GCG yang dipublikasikan masing-masing emiten. Sampel dipilih melalui metode purposive sampling dan menghasilkan 14 bank umum konvensional dengan total 70 observasi selama lima tahun periode pengamatan. Teknik analisis yang diterapkan adalah regresi linear berganda dengan metode Ordinary Least Squares (OLS) yang telah memenuhi seluruh uji asumsi klasik, meliputi uji normalitas, multikolinearitas, heteroskedastisitas, dan autokorelasi. Hasil uji parsial menunjukkan bahwa NPL berpengaruh positif dan signifikan, LDR berpengaruh negatif dan signifikan, GCG berpengaruh negatif dan signifikan, serta ROA berpengaruh positif dan signifikan terhadap nilai perusahaan, sementara CAR tidak berpengaruh signifikan. Secara simultan, seluruh variabel RGEC terbukti berpengaruh signifikan terhadap nilai perusahaan.

**Kata Kunci:** RGEC, Risk Profile, Good Corporate Governance, Earnings, Capital, Nilai Perusahaan, Price to Book Value, Bank Umum, Bursa Efek Indonesia

## ABSTRAK

*This study aims to analyze the influence of the Risk Profile, Good Corporate Governance, Earnings, and Capital (RGEC) method on firm value in commercial banks listed on the Indonesia Stock Exchange (IDX) for the period 2020–2024. The independent variables include the Non-Performing Loan (NPL) ratio and Loan to Deposit Ratio (LDR) as proxies for Risk Profile, the self-assessment score as a proxy for Good Corporate Governance (GCG), Return on Assets (ROA) as a proxy for Earnings, and Capital Adequacy Ratio (CAR) as a proxy for Capital, while firm value is measured using the Price to Book Value (PBV) ratio. This study employs a quantitative approach using secondary data obtained from annual financial reports and GCG reports published by the respective issuers. The sample was selected through purposive sampling, resulting in 14 conventional commercial banks with a total of 70 observations over the five-year observation period. The analysis technique applied is multiple linear regression using the Ordinary Least Squares (OLS) method, which has satisfied all classical assumption tests, including normality, multicollinearity, heteroscedasticity, and autocorrelation. The results of the partial test (T-Test) indicate that NPL has a positive and significant effect, LDR has a negative and significant effect, GCG has a negative and significant effect, and ROA has a positive and significant effect on firm value, while CAR does not have a significant effect. Simultaneously (F-Test), all RGEC variables are proven to have a significant effect on firm value.*

**Keywords:** RGEC, Risk Profile, Good Corporate Governance, Earnings, Capital, Firm Value, Price to Book Value, Commercial Banks, Indonesia Stock Exchange