

## INTISARI

Penelitian ini menguji pengaruh tipe kepemilikan terhadap kinerja dan risiko bank di Indonesia. Penelitian dilakukan dengan menggunakan data perusahaan perbankan yang terdaftar di Otoritas Jasa Keuangan (OJK) pada periode pengamatan tahun 2015 sampai dengan 2019 dengan total 109 bank. Kinerja bank diproksikan menggunakan *Return on Asset* (ROA) dan risiko bank diproksikan menggunakan *Non-Performing Loan* (NPL). Sedangkan tipe kepemilikan akan diwakili oleh variabel *dummy*. Penelitian menambahkan empat variabel kontrol dalam pengamatan, yaitu *Bank Size*, *Loan to Asset*, *Equity to Asset*, dan *Loan Loss Provisions*.

Terdapat dua hal yang diteliti dalam penelitian ini, yaitu pengaruh tipe kepemilikan terhadap kinerja bank yang diuji dengan variabel ROA dan terhadap risiko bank yang diuji dengan variabel NPL. Hipotesis dari penelitian ini diuji dengan menggunakan model regresi linier berganda. Hasil dari penelitian membuktikan bahwa tipe kepemilikan memiliki pengaruh terhadap kinerja dan risiko bank di Indonesia.

**Kata kunci:** tipe kepemilikan, kinerja bank, risiko bank, masalah keagenan

## **ABSTRACT**

*This study examines the effect of ownership type on the performance and risk of banks in Indonesia. The study was conducted using data from banking companies registered with the Financial Services Authority (OJK) from 2015 to 2019 with a total of 109 banks. Bank performance is proxied using Return on Assets (ROA) and bank risk is proxied using Non-Performing Loans (NPL). While the ownership type will be represented by a dummy variable. The study added four control variables in the observations, i.e Bank Size, Loan to Assets, Equity to Assets, and Loan Loss Provisions.*

*There are two things examined in this study, the effect of ownership type on bank performance which was tested with the ROA variable and on bank risk which was tested with the NPL variable. The hypothesis of this study was tested using multiple linear regression models. The results of the study prove that the type of ownership has an influence on the performance and risk of banks in Indonesia.*

**Keywords:** *ownership type, bank performance, bank risk, agency problem*