

ABSTRAK

Penelitian ini bertujuan untuk menguji dan membuktikan secara empiris analisis hubungan antara pengungkapan keuangan dan kinerja lembaga keuangan bank yang *listing* di Bursa Efek Indonesia. Hasil penelitian ini diharapkan dapat mengetahui kemampuan perbankan dalam menjelaskan operasional perbankan.

Dalam penelitian ini, indikator pengukuran kinerja yaitu *profit margin rate*, *rate return on asset* dan *operating self-sufficiency*, sedangkan indikator pengungkapannya adalah *governance disclosure*. Variabel kontrol dalam penelitian ini adalah *gross loan portofolio*, total ekuitas, *capital to asset ratio*, *total expense ratio* (TER), dan *loss loan reserve ratio*.

Sampel penelitian adalah Bank di Indonesia yang telah *listing* di Bursa Efek Indonesia pada tahun 2013-2015. Penelitian ini menggunakan analisis regresi berganda (OLS) dan regresi logistik. Dari hasil pengujian menunjukkan bahwa tidak ada pengaruh signifikan antara pengungkapan dan kinerja perbankan.

Kata kunci: Pengungkapan, Kinerja Keuangan, Perbankan, Regresi Berganda (OLS), Regresi Logistik.

ABSTRACT

This study aims to empirically analysis the relationship between financial disclosure and the financial performance of banking financial institutions listed on Indonesia Stock Exchange. The result of this study is to determine the ability of banks on doing their operational bank.

In this study, the measurement indicators of financial performance are profit margin rate, rate return on assets and operating self-sufficiency, while the indicator of disclosure is governance disclosure. Control variables in this study are gross loan portofolio, total equity, capital to asset ratio, total expense ratio (TER) and loss loan reserve ratio.

This study is used purposive sampling of Bank in Indonesia that have been listed on Indonesia Stock Exchange in 2013-2015. This study using Multiple Regression analysis / Ordinary least Square (OLS) and Logistic Regression. From the test result indicate that there is no significant effect between financial disclosure and the financial performance of Bank.

Keywords: Disclosure, Financial Performance, Banking Institutions, Ordinary Least Square, Logistic Regression.