ABSTRACT

YUPITA PISKA SARI (2023). The Effect of Risk Management and Financial Performance on the Value of Banking Companies Listed on the Indonesia Stock Exchange for the 2020-2024 Period. *Supervised by Ms. Hasiatul Aini, S.E., M.Si. as Supervisor I and Dr. E. Mardiah Kenamon, S.E., M.Si. as Supervisor II. This study aims to determine the Effect of Risk Management and Financial Performance on the Value of Banking Companies Listed on the Indonesia Stock Exchange for the 2020-2024 Period.*

The data analysis technique used was Multiple Linear Regression. Based on the results of data processing, it was found that partially the risk management variable obtained t-count (2.307) > t-table (2.01808) and a sig value of 0.026 > 0.05, so Ha is accepted and Ho is rejected, meaning that there is an influence of risk management on the value of banking companies listed on the Indonesia Stock Exchange for the 2020-2024 period. While the financial performance variable obtained t-count (-3.827) < t-table (-2.01808) and a sig value of 0.000 > 0.05, so Ha is accepted and Ho is rejected, meaning that there is an influence of financial performance on the value of banking companies listed on the Indonesia Stock Exchange for the 2020-2024 period. Partially, the calculated F value was 8.653 < Ftable 3.22, and the sig value was <0.05. Therefore, Ho was accepted and Ha was rejected. This means that risk management and financial performance influence the value of banking companies listed on the Indonesia Stock Exchange for the 2020-2024 period. The coefficient of determination (R2) obtained was 0.258. This indicates that risk management and financial performance contribute 25.8% to the value of banking companies listed on the Indonesia Stock Exchange for the 2020-2024 period, while the remaining 74.2% is influenced by other variables not included in this research model.

Keywords: Risk Management, Financial Performance, and Firm Value

ABSTRAK

YUPITA PISKA SARI (2023). Pengaruh Manajemen Risiko dan Kinerja Keuangan terhadap Nilai Perusahaan Perbankan yang Terdaftar Di Bursa Efek Indonesia Periode 2020-2024. Dibimbing oleh ibu Hasiatul Aini, S.E., M.Si.selaku pembimbing I dan ibu Dr.E. Mardiah Kenamon, S.E.,M.Si. selaku pembimbing II. Penelitian ini bertujuan untuk mengetahui Pengaruh Manajemen Resiko Dan Kinerja Keuangan Terhadap Nilai Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2020-2024.

Teknik analisis data yang digunakan adalah Regresi Linier Berganda. Berdasarkan hasil olah data didapatkan bahwa didapatkan secara parsial variabel Manajeman Risiko (X_1) memiliki nilai t-hitung (-3.673) < t-tabel (-2.01808) dan nilai sig 0,001 < 0,05 maka Ha diterima dan Ho ditolak, artinya bahwa Ada Pengaruh Manajemen risiko Terhadap Nilai perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2024. Sedangkan variabel kinerja keuangan (X_2) memiliki t-hitung (-5.373) < t-tabel (-2.01808) dan nilai nilai sig 0,000 > 0,05 maka Ha diterima dan Ho ditolak, artinya bahwa Ada Pengaruh Kinerja keuangan pengaruh Terhadap Nilai perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2024. Secara simultan didapatkan F_{hitung} 16,200<F_{tabel} 3.22 dan nilai sig < 0,05 maka H_o diterima dan H_a ditolak, artinya Pengaruh Manajemen Risiko dan Kinerja keuangan pengaruh Terhadap Nilai perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2024. Koefisien determinasi (R^2) yang diperoleh sebesar 0.435. Hal ini menunjukkan berarti sumbangan Manajemen Risiko dan Kinerja keuangan Terhadap Nilai perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2020-2024 sebesar 43,5% sedangkan sisanya 56,5% dipengaruhi oleh variabel lain yang tidak dimasukkan dalam model penelitian ini.

Kata Kunci: Manajemen Risiko, Kinerja Keuangan dan Nilai Perusahaan