

ABSTRACT

Siti Maghfiroh Apriyanti, The Effect of Corporate Governance and Risk Management on Financial Performance with Intellectual Capital as a Moderating Variable in Banking Companies Listed on the Indonesian Stock Exchange in 2020-2023. Under the guidance of: Muhammad Syam Kusufi, S.E., M.Sc. and Tito IM. Rahman Hakim, S.E., MSA.

This research aims to analyze the influence of corporate governance and risk management on financial performance using a moderating variable, namely intellectual capital. The research population is banking sector companies listed on the Indonesia Stock Exchange in 2020-2023. The research method uses quantitative methods. The data used is secondary data, namely the company's financial reports. Sample determination was carried out using the purposive sampling method and resulted in a sample of 43 companies. Data analysis uses Multiple Regression Analysis and Moderate Regression Analysis. The research result show that good corporate has a negative effect on financial performance, risk management has a positive effect on financial performance, intellectual capital is able to moderate the relationship between corporate governance and financial performance, and intellectual capital is able to moderate the relationship between risk management.

Keywords: *Corporate Governance, Risk Management, Intellectual Capital, Financial Performance*

ABSTRAK

Siti Maghfiroh Apriyanti, Pengaruh *Corporate Governance* dan *Risk Management* Terhadap Kinerja Keuangan dengan *Intellectual Capital* Sebagai Variabel Moderasi Pada Perusahaan Perbankan yang Terdaftar di BEI Tahun 2020-2023. Di bawah bimbingan: Muhammad Syam Kusufi, S.E., M.Sc. dan Tito IM. Rahman Hakim, S.E., MSA.

Penelitian ini bertujuan untuk menganalisis tentang pengaruh *corporate governance* dan *risk management* terhadap kinerja keuangan dengan menggunakan variabel moderasi yaitu *intellectual capital*. Populasi penelitian yaitu perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia tahun 2020-2023. Metode penelitian menggunakan metode kuantitatif. Data yang digunakan berupa data sekunder yaitu laporan keuangan perusahaan. Penentuan sampel dilakukan dengan menggunakan metode *purposive sampling* dan menghasilkan 43 sampel perusahaan. Analisis data menggunakan *Multiple Regression Analysis* dan *Moderate Regression Analysis*. Hasil penelitian menunjukkan *corporate governance* berpengaruh negatif terhadap kinerja keuangan, *risk management* berpengaruh positif terhadap kinerja keuangan, *intellectual capital* mampu memoderasi hubungan antara *corporate governance* dengan kinerja keuangan, dan *intellectual capital* mampu memoderasi hubungan antara *risk management* dengan kinerja keuangan.

Kata Kunci: *Corporate Governance*, *Risk Management*, *Intellectual Capital*, Kinerja Keuangan