

ABSTRACT

Angelina Christiana Gurning, 7183220044, *The Effect of Firm Size, Credit Risk, Operational Efficiency, and Internet Banking on Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2020–2023. Thesis 2025, Department of Accounting, Faculty of Economics, Medan State University.*

This study aims to analyze the effect of firm size, credit risk, operational efficiency, and internet banking on the financial performance (Return on Assets/ROA) of banking companies in Indonesia. A quantitative approach was employed using the multiple linear regression method. The population consists of all conventional banks listed on the Indonesia Stock Exchange (IDX) during the 2020–2023 period. A total of 20 companies were selected as samples using purposive sampling.

The data analysis techniques included classical assumption testing, t-tests, F-tests, and the coefficient of determination (R^2). The results of the F-test indicate that, simultaneously, the four independent variables significantly influence financial performance ($F_{count} = 6.205 > F_{table} = 2.53$; significance value = $0.001 < 0.05$). The t-test results show that operational efficiency ($t = -3.170$; sig. = 0.003) and internet banking ($t = 2.108$; sig. = 0.041) have a significant partial effect. Meanwhile, firm size and credit risk do not have a statistically significant effect. The R^2 value of 0.388 indicates that 38.8% of the variation in financial performance can be explained by the independent variables in the model.

The findings of this study demonstrate that firm size, credit risk, operational efficiency, and internet banking have a simultaneous and significant influence on financial performance. Partially, only operational efficiency and internet banking show significant effects. The study concludes that improved operational efficiency and effective implementation of internet banking can enhance the financial performance of banks.

Keywords: *firm size, credit risk, operational efficiency, internet banking, financial performance.*

ABSTRAK

Angelina Christiana Gurning, 7183220044, Pengaruh Ukuran Perusahaan, Resiko Kredit, Efisiensi operasional dan *Internet Banking* Terhadap Kinerja Keuangan pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI) Periode 2020-2023. Skripsi Tahun 2025, Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan.

Penelitian ini bertujuan untuk menganalisis pengaruh ukuran perusahaan, risiko kredit, efisiensi operasional, dan internet banking terhadap kinerja keuangan (ROA) perusahaan perbankan di Indonesia. Pendekatan kuantitatif digunakan dengan metode regresi linier berganda. Populasi penelitian adalah seluruh bank konvensional yang terdaftar di BEI periode 2020–2023, dengan jumlah sampel sebanyak 20 perusahaan yang ditentukan melalui purposive sampling.

Teknik analisis data meliputi uji asumsi klasik, uji t, uji F, dan koefisien determinasi (R^2). Hasil uji F menunjukkan bahwa secara simultan keempat variabel independen berpengaruh signifikan terhadap kinerja keuangan (nilai $F_{hitung} = 6,205 > F_{tabel} = 2,53$ dan sig. $0,001 < 0,05$). Hasil uji t menunjukkan bahwa efisiensi operasional ($t = -3,170$; sig. $0,003$) dan internet banking ($t = 2,108$; sig. $0,041$) berpengaruh signifikan secara parsial. Ukuran perusahaan dan risiko kredit tidak berpengaruh signifikan. Nilai koefisien determinasi R^2 sebesar $0,388$, menunjukkan bahwa $38,8\%$ variasi kinerja keuangan dapat dijelaskan oleh variabel independen dalam model.

Hasil penelitian menunjukkan bahwa secara simultan ukuran perusahaan, risiko kredit, efisiensi operasional, dan internet banking berpengaruh signifikan terhadap kinerja keuangan. Secara parsial, efisiensi operasional dan internet banking berpengaruh signifikan, sedangkan ukuran perusahaan dan risiko kredit tidak berpengaruh signifikan terhadap kinerja keuangan. Kesimpulan dari penelitian ini adalah bahwa efisiensi operasional yang baik dan penerapan internet banking dapat meningkatkan kinerja keuangan perbankan.

Kata Kunci : Ukuran perusahaan, risiko kredit, efisiensi operasional, *internet banking*, kinerja keuangan.