

## ABSTRAKS

Peneletian ini bertujuan untuk mengetahui pengaruh Loan to Deposit Ratio, Employee Stock Ownership Program, Leverage dan Good Corporate Governance terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. Metode analisis yang digunakan adalah analisis Regresi Data Panel.

Hasil yang didapatkan dari penelitian ini : i) *Loan to Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. ii) *Employee Stock Ownership Program* (ESOP) tidak berpengaruh signifikan terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. iii) *Leverage* berpengaruh positif dan signifikan terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. iv) *Good Corporate Governance* berpengaruh positif dan signifikan terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. v) *Loan Deposit To Ratio* (LDR), *Employee Stock Ownership Program* (ESOP), *Leverage* dan *Good Corporate Governance* secara simultan berpengaruh positif dan signifikan terhadap Kinerja Keuangan pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019.

**Kata Kunci :** Loan to Deposit Ratio, Employee Stock Ownership Program, Leverage, Good Corporate Governance, Kinerja Keuangan

## ABSTRACT

This research aims to find out The Effect of Loan to Deposit Ratio, Employee Stock Ownership Program, Leverage and Good Corporate Governance on Financial Performance in Banking Companies Registered in Bursa Efek Indonesia 2015-2019. The analytical method used is panel data regression analysis. The results obtained from this study: i) Loan to Deposit Ratio (LDR) has a significant positive effect on financial performance in Banking companies registered in Bursa Efek Indonesia 2015-2019. ii) Employee Stock Ownership Program (ESOP) has no significant effect on financial performance in Banking companies registered in Bursa Efek Indonesia 2015-2019. iii) Leverage has a significant positive effect on financial performance in Banking companies registered in Bursa Efek Indonesia 2015-2019. iv) Good Corporate Governance has a significant positive effect on financial performance in Banking companies registered in Bursa Efek Indonesia 2015-2019. v) Loan Deposit To Ratio (LDR), Employee Stock Ownership Program (ESOP), Leverage dan Good Corporate Governance simultan has a significant positive effect on financial performance in Banking companies registered in Bursa Efek Indonesia 2015-2019.

**Keywords** : Loan to Deposit Ratio, Employee Stock Ownership Program, Leverage, Good Corporate Governance, Kinerja Keuangan