

**THE IMPACT OF PERFORMANCE AND RISK ON THE
BANK VALUE ON THE COMMERCIAL BANK IN
INDONESIA**

THESIS

**Presented as Partial Fulfillment of the Requirements for the Degree of
Sarjana Akuntansi (S1)**

**In International Undergraduate Program Bachelor of Accounting
Faculty of Economics Universitas Atma Jaya Yogyakarta**



Arrange by

Eleanora Michelle Wihardja

Student ID Number: 201525390

**FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ATMA JAYA YOGYAKARTA**

2024

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STATEMENT OF APPROVAL

**THE IMPACT OF PERFORMANCE AND RISK ON THE BANK
VALUE ON THE COMMERCIAL BANK IN INDONESIA**

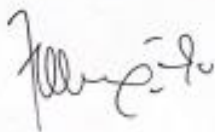
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13 June 2024

Thesis

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COMMERSIAL BANK IN INDONESIA**


Has been prepared and arranged by
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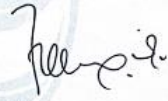
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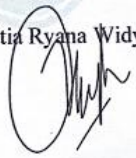
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I hereby declare that the thesis with the title:

THE IMPACT OF PERFORMANCE AND RISK ON BANK VALUE ON COMMERCIAL BANK IN INDONESIA

Is really my own thinking and writing. I fully knowledge that my writing does not consist of others writing, except for those that have been cited and mentioned in references.

Yogyakarta, 15 June 2024



Eleanora Michelle Wihardja

MOTTO

³¹“Whether you eat or drink, or whatever you do, do all to the glory of God.”

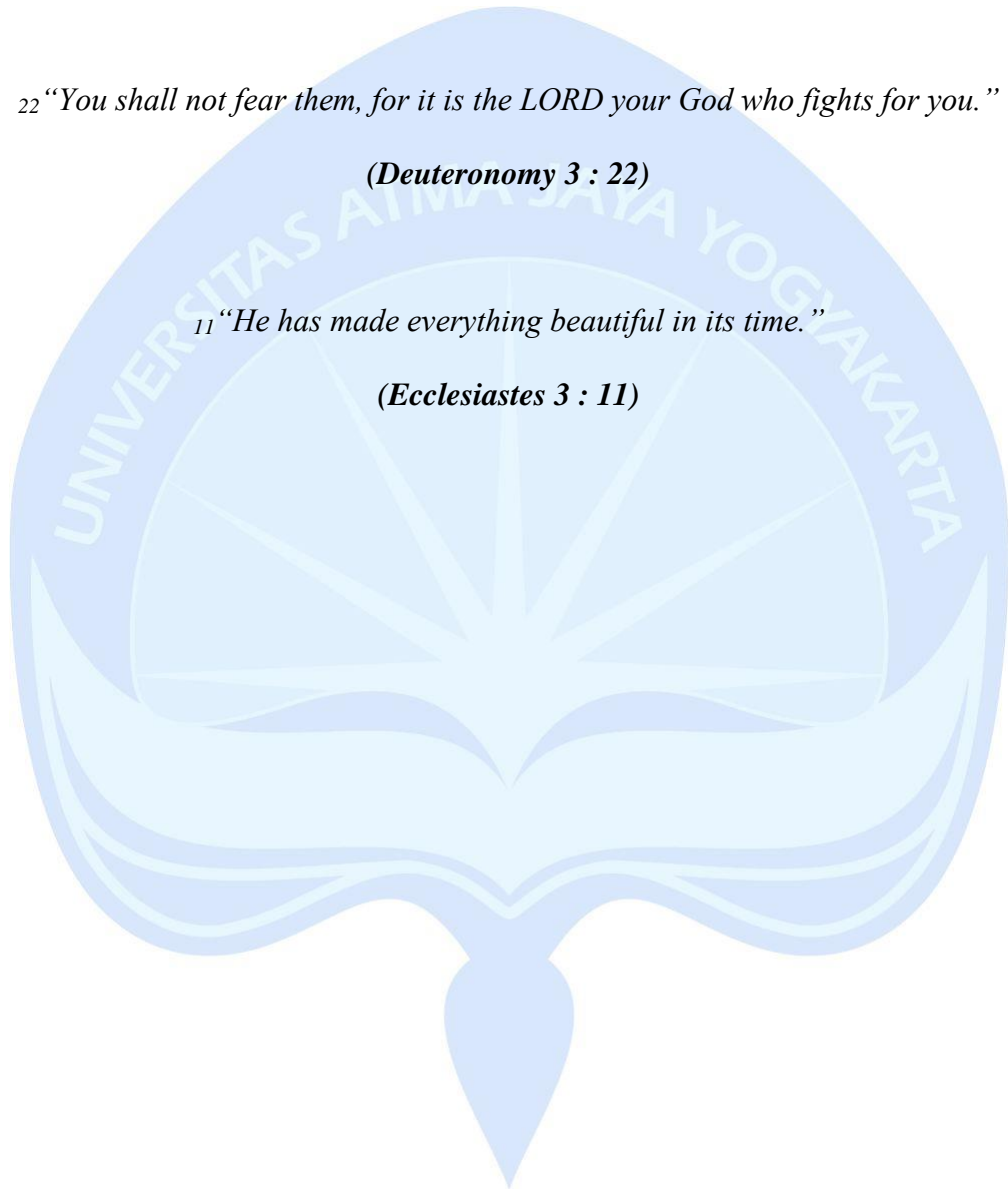
(1 Corinthians 10 : 31)

²²“You shall not fear them, for it is the LORD your God who fights for you.”

(Deuteronomy 3 : 22)

¹¹“He has made everything beautiful in its time.”

(Ecclesiastes 3 : 11)



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Yogyakarta, 15 June 2024

Researcher,



Eleanora Michelle Wihardja

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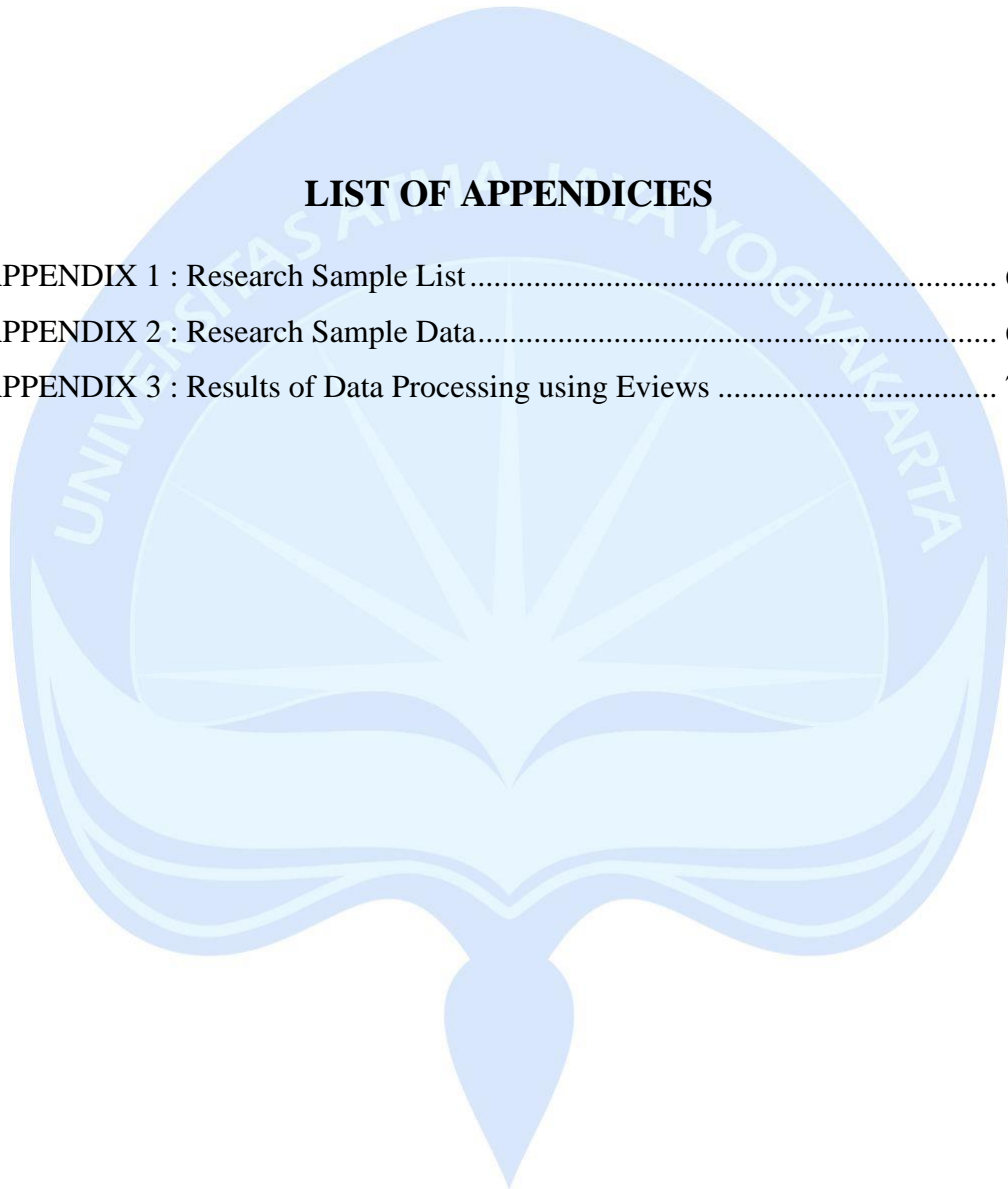
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ABSTRACT

This research aims to give empirical evidence regarding the impact of performance and risk on the bank value. The type data used are secondary data, which are obtained in the form of financial statement report, and yahoo finance. The proxies used to measure bank performance is return on asset (ROA). Then, for bank risk is measured by non-performing loans (NPL), while bank value is measured by price to book value (PBV). The sample are determined by purposive sampling method with total 35 commercial banking companies listed in Indonesia Stock Exchange (IDX) from 2017 until 2023. The research result showed that performance had no effect on bank value, while risk has negative significant effect on bank value.

Keywords: *Bank Performance, Risk, Bank Value*