

## **ABSTRACT**

### ***THE IMPACT OF CREDIT RISK, BOARD OF DIRECTORS GENDER DIVERSITY, AND COMPANY SIZE ON FINANCIAL PERFORMANCE (Empirical Study on Banking Companies Listed on the Indonesia Stock Exchange in 2020-2023)***

Khansa Dinda Arumdapta<sup>1)</sup>, Farhan Fadil Gifari<sup>2)</sup>

<sup>1)</sup> Student of Accounting Department, Pembangunan Jaya University

<sup>2)</sup> Lecturer of Accounting Department, Pembangunan Jaya University

*This study aims to analyze the effect of credit risk, gender diversity of the board of directors, and company size on the financial performance of banks listed on the Indonesia Stock Exchange (IDX) for the period 2020-2023. Financial performance is measured using Return on Assets (ROA). Credit risk is measured using Non-Performing Loan (NPL), gender diversity of the board of directors is measured using the proportion of women on the board of directors, and company size is measured using total assets. This study uses a quantitative method with panel data analyzed using panel data regression techniques. The research sample consists of banking companies listed on the IDX during the study period and selected using the purposive sampling method. The results of the study indicate that company size influences financial performance, while credit risk and board gender diversity do not. Simultaneously, credit risk, board gender diversity, and company size influence financial performance.*

**Keywords:** *Credit Risk, Board Of Directors Gender Diversity, Company Size, Financial Performance*