

ABSTRACT

The Covid-19 pandemic caused Indonesia's GDP growth rate to decline. As a result, the financial services and insurance sectors have also experienced a decline in growth, which has disrupted banking performance as banks are faced with increasing bad debts and a decline in their ability to generate income. Banks must act quickly to restore these conditions. Actions taken by banks in the form of adaptation to digitization which is growing rapidly during the pandemic, one of which is mobile banking for transactions, has increased during and after the pandemic. Banks also need sufficient capital for banking activities. Capital adequacy can minimize the risks that occur. The role of the board of directors is also important to manage all banking activities. The presence of women in the board of directors is a form of implementation of gender diversity. The female board of directors tends to be cautious so that it can have an impact on bank performance.

The purpose of this study was to determine the effect of mobile banking, capital buffer, and female board of directors on bank performance in conventional commercial banks listed on the Financial Services Authority (OJK) for the period 2020 - 2022 both simultaneously and partially. This research is quantitative research and hypothesis testing with purposive sampling so that a sample of 10 conventional commercial banks or 30 observation data is obtained. The research data is secondary data obtained from banking annual reports for the period 2020 - 2022. The analysis technique used, which is panel data regression analysis with EViews 12 software.

The results showed that mobile banking, capital buffer, and female board of directors simultaneously affect bank performance. However, partially only capital buffer affects bank performance. Research can be used to add literacy about banking performance in Indonesia. It is hoped that future researchers can find other factors that can affect bank performance in conventional commercial banks registered with the OJK.

Keywords: mobile banking, capital buffer, female board of directors, bank performance