

ABSTRACT

The purpose of this study is to investigate how the financial performance of Indonesian conventional finance companies during the 2019–2023 period is impacted by factors such as operational costs, corporate governance, company size, and age.

Utilising secondary data from the yearly financial reports of traditional finance organisations registered with the Financial Services Authority (OJK), a quantitative approach was employed in this study. Using SPSS 26.00 software, the multiple regression analysis approach was used to conduct the analysis.

According to the study's findings, corporate governance significantly improves financial performance (ROA), operating costs significantly lower ROA, firm age significantly improves ROA, and company size significantly and favourably affects ROA. The independent variables can account for 10.9% of the variation in the financial performance of financing organisations as measured by ROA, according to the coefficient of determination (R^2 square) value of 0.109. The study's conclusions highlight how crucial it is for finance firms to grow their businesses and rigorously manage operating expenses in order to boost their bottom line. The scope of additional factors, such as external macroeconomic issues that may have an impact on financing organisations' financial performance in the future, can be expanded through the research opportunities presented by this study.

Keywords: *Company Size, Company Age, Governance, Operational Costs, Financial Performance (ROA), Conventional Finance Companies*