

ABSTRAK

Putri Dara Uleng, 2023. Analisis Kinerja Keuangan Perusahaan Perbankan Di Bursa Efek Indonesia. Skripsi. Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh : Asri Jaya dan Alamsjah.

Tujuan penelitian ini yang bertujuan untuk mengetahui analisis kinerja keuangan perusahaan perbankan di bursa efek indonesia. Pengumpulan data menggunakan data sekunder dengan menggunakan *teknik purposive sampling*. Populasi dalam penelitian ini adalah seluruh perusahaan perbankan di bursa efek indonesia selama periode 2017-2021 sejumlah 47 perusahaan sedangkan sampel yang diambil jumlah perusahaan perbankan di bursa efek indonesia sebanyak 15 perusahaan dan pengamatan dalam penelitian ini selama 5 tahun, jadi jumlah observasi penelitian ini sebanyak $15 \times 5 = 75$ pengamatan. Analisis data kualitatif adalah bersifat induktif, yaitu suatu analisis berdasarkan data yang diperoleh, selanjutnya kemudian ditarik ke arah kesimpulan untuk mengetahui bagaimana analisis kinerja keuangan. Hasil penelitian menunjukkan bahwa Sesuai dengan kriteria penilaian tingkat kesehatan dan kinerja bank yang ditetapkan, hasil *Liquidity*, Berdasarkan rasio Loan to Deposit Ratio (LDR), 15 perusahaan terakhir rata-rata termasuk predikat kurang baik. *Solvabilitas*, Berdasarkan rasio CAR 15 perusahaan termasuk predikat baik. *Asset Quality*, Berdasarkan rasio NPL 15 perusahaan terakhir rata-rata termasuk predikat baik. *Earning*, Berdasarkan ROA yang ditetapkan 15 perusahaan terakhir rata-rata termasuk predikat kurang baik. dan penilaian rasio ROE 15 perusahaan termasuk predikat kurang baik.

Kata Kunci: Likuiditas, Solvabilitas, Kualitas Aktiva Produktif, Rentabilitas.

ABSTRACT

Putri Dara Uleng, 2023. Analysis of the Financial Performance of Banking Companies on the Indonesia Stock Exchange. Thesis. Department of Management, Faculty of Economics and Business, University of Muhammadiyah Makassar. Mentored by : Asri Jaya and Alamsjah.

The purpose of this study which aims to determine the analysis of the financial performance of banking companies on the Indonesian stock exchange. Data collection using secondary data using purposive sampling technique. The population in this study were all banking companies on the Indonesian stock exchange during the 2017-2021 period totaling 47 companies while the sample taken was the number of banking companies on the Indonesian stock exchange as many as 15 companies and observations in this study for 5 years, so the number of observations in this study was $15 \times 5 = 75$ observations. Qualitative data analysis is inductive, which is an analysis based on the data obtained, then drawn towards conclusions to find out how financial performance analysis. The results showed that in accordance with the criteria for assessing the level of health and performance of banks set, the results of Liquidity, based on the Loan to Deposit Ratio (LDR) ratio, the last 15 companies on average included the predicate is not good. Solvency, based on the CAR ratio of 15 companies including good predicates. Asset Quality, Based on the NPL ratio, the last 15 companies on average include a good predicate. Earning, Based on the ROA set by the last 15 companies, the average predicate is not good. and the assessment of the ROE ratio of 15 companies including the predicate is not good.

Keywords: Liquidity, Solvency, Earning Asset Quality, Rentability