

ABSTRAK

Angareni Wardana Putri, 2024. Analisis perbandingan kinerja keuangan bank devisa dan bank devisa non devisa yang terdaftar di bursa efek indonesia. skripsi. Jurusan Manajemen Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Makassar. Dibimbing Oleh Abdul Muttalib dan A. Tenri Syahrani.

Penelitian ini bertujuan untuk membandingkan kinerja keuangan antara Bank Devisa dan Bank Non Devisa periode 2019-2023 di Indonesia. Populasi pada penelitian ini adalah Bank Devisa dan Bank Non Devisa yang terdaftar di Bursa Efek Indonesia berjumlah 30 Bank Devisa dan 30 Bank Non Devisa. Pengambilan sampel ditentukan dengan metode *purposive sampling*. Analisis statistik yang digunakan dalam penelitian ini adalah analisis kuantitatif. Hasil penelitian ini menunjukkan bahwa kinerja keuangan Bank Devisa lebih baik dibandingkan Bank Non Devisa jika dilihat berdasarkan rasio *return on equity, net interest margin*, dan *loan to deposit ratio* periode 2019-2023. Sedangkan kinerja keuangan Bank Non Devisa lebih baik dilihat berdasarkan rasio *return on asset* periode 2019-2023. Bank Devisa dan Bank Non Devisa memiliki nilai *non-performing loan* yang baik.

Kata kunci: profitabilitas, likuiditas dan kinerja keuangan



ABSTRACT

Angareni Wardana Putri, 2024. Comparative analysis of the financial performance of foreign exchange banks and non-foreign exchange banks listed on the Indonesian stock exchange. thesis. Department of Management, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by Abdul Muttalib and A. Tenri Syahrani.

This research aims to compare the financial performance between Foreign Exchange Banks and Non-Foreign Exchange Banks for the 2019-2023 period in Indonesia. The population in this study are foreign exchange banks and non-foreign exchange banks listed on the Indonesia Stock Exchange, totaling 30 foreign exchange banks and 30 non-foreign exchange banks. Sampling was determined using the purposive sampling method. The statistical analysis used in this research is quantitative analysis. The results of this research show that the financial performance of Foreign Exchange Banks is better than that of Non-Foreign Exchange Banks when viewed based on the return on equity ratio, net interest margin and loan to deposit ratio for the 2019-2023 period. Meanwhile, the financial performance of Non-Foreign Exchange Banks is better seen based on the return on assets ratio for the 2019-2023 period. Foreign Exchange Banks and Non-Foreign Exchange Banks have good non-performing loan values.

Keywords: profitability, liquidity and financial performance

