

ABSTRAK

PENGARUH *DEBT TO ASSET RATIO*, *NET INTEREST MARGIN* DAN *LOAN TO DEPOSIT RATIO* TERHADAP KINERJA KEUANGAN

(Survey pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2015-2022)

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Tujuan penelitian ini untuk mengetahui (1) *Debt to Asset Ratio*, *Net Interest Margin*, *Loan to Deposit Ratio*, dan Kinerja Keuangan. (2) Pengaruh *Debt to Asset Ratio*, *Net Interest Margin*, dan *Loan to Deposit Ratio* secara parsial terhadap Kinerja Keuangan. (3) Pengaruh *Debt to Asset Ratio*, *Net Interest Margin*, dan *Loan to Deposit Ratio* secara simultan terhadap Kinerja Keuangan. Metode penelitian yang digunakan yaitu analisis deskriptif dengan pendekatan kuantitatif, berdasarkan metode *purposive sampling* dengan kriteria tertentu, terdapat sembilan belas (19) Perbankan yang terpilih menjadi sampel. Data yang digunakan merupakan data sekunder yang berasal dari laporan tahunan masing-masing perbankan tahun 2015-2022 yang diperoleh melalui *website* resmi Bursa Efek Indonesia yaitu www.idx.co.id yang digunakan sebagai objek dalam penelitian ini. Teknik analisis data yang digunakan adalah teknik regresi data panel dengan pendekatan *random effect model*. Hasil penelitian menunjukkan bahwa (1) *Debt to Asset Ratio*, *Net Interest Margin*, dan *Loan to Deposit Ratio* mengalami kenaikan dan penurunan setiap tahunnya atau bersifat fluktuatif. (2) *Debt to Asset Ratio*, dan *Loan to Deposit Ratio* secara parsial tidak berpengaruh terhadap Kinerja Keuangan, *Net Interest Margin* secara parsial berpengaruh positif dan signifikan terhadap Kinerja Keuangan (3) *Debt to Asset Ratio*, *Net Interest Margin*, dan *Loan to Deposit Ratio* secara simultan berpengaruh signifikan terhadap Kinerja Keuangan.

Kata kunci: *Debt to Asset Ratio*, *Net Interest Margin*, *Loan to Deposit Ratio*, dan Kinerja Keuangan.

ABSTRACT

THE INFLUENCE OF DEBT TO ASSET RATIO, NET INTEREST MARGIN AND LOAN TO DEPOSIT RATIO ON FINANCIAL PERFORMANCE

***(Survey of Banking Companies listed on the Indonesia Stock Exchange for the
2015-2022 Period)***

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The purpose of this research is to determine (1) Debt to Asset Ratio, Net Interest Margin, Loan to Deposit Ratio, and Financial Performance. (2) Partial influence of Debt to Asset Ratio, Net Interest Margin, and Loan to Deposit Ratio on Financial Performance. (3) The influence of Debt to Asset Ratio, Net Interest Margin, and Loan to Deposit Ratio simultaneously on Financial Performance. The research method used is descriptive analysis with a quantitative approach, based on a purposive sampling method with certain criteria, there are nineteen (19) banks selected as samples. The data used is secondary data originating from the annual reports of each bank for 2015-2022 obtained through the official website of the Indonesia Stock Exchange, namely www.idx.co.id, which is used as the object in this research. The data analysis technique used is a panel data regression technique with a random effect model approach. The research results show that (1) Debt to Asset Ratio, Net Interest Margin, and Loan to Deposit Ratio experience increases and decreases every year or are fluctuating. (2) Debt to Asset Ratio and Loan to Deposit Ratio partially insignificant effect on Financial Performance, Net Interest Margin partially has a positive and significant effect on Financial Performance (3) Debt to Asset Ratio, Net Interest Margin and Loan to Deposit Ratio simultaneously has a significant effect on Financial Performance.

Keywords: Debt to Asset Ratio, Net Interest Margin, Loan to Deposit Ratio, and Financial Performance.