ABSTRAK

PENGARUH *DEBT TO EQUITY RATIO* (DER) DAN *PROFIT GROWTH* TERHADAP *RETURN ON EQUITY* (ROE) PADA PT BANK WOORI SAUDARA INDONESIA TBK PERIODE 2015 – 2024

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Penelitian ini bertujuan untuk menganalisis pengaruh *Debt to Equity Ratio* (DER) dan *Profit Growth* secara simultan maupun parsial terhadap *Return on Equity* (ROE) pada PT Bank Woori Saudara Indonesia Tbk periode 2015–2024. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan metode verifikatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan perusahaan. Teknik analisis data meliputi analisis statistik deskriptif, uji asumsi klasik, analisis regresi linear berganda, uji hipotesis (uji F dan uji t), serta koefisien determinasi dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa selama periode pengamatan, DER, *Profit Growth*, dan ROE menunjukkan pola yang fluktuatif, dengan ROE yang cenderung menurun. Secara simultan, DER dan *Profit Growth* berpengaruh signifikan terhadap ROE pada tingkat signifikansi 10% (sig. = 0,094 < 0,10). Secara parsial, DER berpengaruh positif namun tidak signifikan terhadap ROE (sig. = 0,556), sedangkan *Profit Growth* berpengaruh positif dan signifikan terhadap ROE (sig. = 0,037). Koefisien determinasi menunjukkan bahwa DER dan *Profit Growth* secara bersama-sama mampu menjelaskan variasi ROE sebesar 49,1%, sedangkan sisanya sebesar 50,9% dipengaruhi oleh variabel lain di luar model penelitian.

Kata Kunci: *Debt to Equity Ratio* (DER), *Profit Growth*, *Return on Equity* (ROE).

ABSTRACT

THE EFFECT OF DEBT TO EQUITY RATIO (DER) AND PROFIT GROWTH ON RETURN ON EQUITY (ROE) AT PT BANK WOORI SAUDARA INDONESIA TBK FOR THE 2015–2024 PERIOD

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This study aims to analyze the effect of Debt to Equity Ratio (DER) and Profit Growth, both simultaneously and partially, on Return on Equity (ROE) at PT Bank Woori Saudara Indonesia Tbk for the 2015–2024 period. This research employed a quantitative approach with a verificative method. The data used were secondary data in the form of the company's annual financial statements. Data analysis techniques included descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, hypothesis testing (F-test and t-test), and the coefficient of determination with the assistance of SPSS. The results showed that DER, Profit Growth, and ROE showed fluctuating patterns throughout the observation period, with ROE showing a declining trend. Simultaneously, DER and Profit Growth had a significant effect on ROE at the 10% significance level (sig. = 0.094 < 0.10). Partially, DER had a positive but insignificant effect on ROE (sig. = 0.556), while Profit Growth had a positive and significant effect on ROE (sig. = 0.037). The coefficient of determination indicated that DER and Profit Growth collectively explained 49.1% of the variation in ROE, while the remaining 50.9% was attributable to other variables outside the research model.

Keywords: Debt to Equity Ratio (DER), Profit Growth, Return on Equity (ROE).