

## ABSTRAK

Skripsi dengan judul “Pengaruh *Net Profit Margin*, *Current Ratio* Dan *Debt to Equity Ratio* Terhadap Kinerja Keuangan (Studi Kasus Pada PT BTPN Syariah Periode 2017-2022)” ini ditulis oleh Hestika Saputri, NIM. 12406193089, Fakultas Ekonomi dan Bisnis Islam, Jurusan Manajemen Keuangan Syariah, Pembimbing Ahmad Syaichoni, M.Sy.

Kinerja keuangan merupakan penilaian dasar mengenai kondisi keuangan perusahaan yang dilakukan berdasarkan analisa terhadap rasio keuangan. Hasil dari pengukuran kinerja keuangan dapat melihat kondisi perusahaan dan tingkat keberhasilan perusahaan dalam menjalankan kegiatan operasionalnya. Penelitian ini bertujuan (1) untuk menguji pengaruh *Net Profit Margin* (NPM) terhadap kinerja keuangan, (2) untuk menguji pengaruh *Current Ratio* (CR), terhadap kinerja keuangan, (3) untuk menguji pengaruh *Debt to Equity Ratio* (DER) terhadap kinerja keuangan, (4) untuk menguji pengaruh *Net Profit Margin* (NPM), *Current Ratio* (CR), dan *Debt to Equity Ratio* (DER) terhadap kinerja keuangan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Metode pengumpulan data menggunakan data sekunder berupa laporan keuangan perusahaan PT BTPN Syariah Tbk periode 2017-2022. Teknik penentuan sampel yang digunakan dalam penelitian ini menggunakan *purposive sampling*. Teknik analisis data yang digunakan yaitu uji dengan menggunakan SPSS versi 22.0.

Hasil penelitian ini menunjukkan bahwa (1) secara parsial variabel *Net Profit Margin* (NPM) tidak berpengaruh terhadap kinerja keuangan, (2) variabel *Current Ratio* (CR) berpengaruh terhadap kinerja keuangan, (3) variabel *Debt to Equity Ratio* (DER) berpengaruh terhadap kinerja keuangan, (4) secara simultan variabel *Net Profit Margin* (NPM), *Current Ratio* (CR), dan *Debt to Equity Ratio* (DER) memiliki pengaruh yang signifikan terhadap kinerja keuangan PT BTPN Syariah Tbk periode 2017-2022.

**Kata Kunci:** *Net Profit Margin*, *Current Ratio*, *Debt to Equity Ratio* dan kinerja keuangan.

## **ABSTRACT**

*The thesis entitled "The Effect of Net Profit Margin, Current Ratio and Debt to Equity Ratio on Financial Performance (Case Study at PT BTPN Syariah Period 2017-2022)" was written by Hestika Saputri, NIM. 12406193089, Faculty of Islamic Economics and Business, Department of Islamic Financial Management, Supervisor Ahmad Syaichoni, M.Sy.*

*Financial performance is a basic assessment of a company's financial condition based on an analysis of financial ratios. The results of measuring financial performance can see the condition of the company and the success rate of the company in carrying out its operational activities. This study aims (1) to examine the effect of Net Profit Margin (NPM) on financial performance, (2) to examine the effect of Current Ratio (CR), on financial performance, (3) to examine the effect of Debt to Equity Ratio (DER) on performance finance, (4) to test the effect of Net Profit Margin (NPM), Current Ratio (CR), and Debt to Equity Ratio (DER) on financial performance.*

*This study uses a quantitative approach to the type of associative research. The data collection method uses secondary data in the form of the company's financial statements of PT BTPN Syariah Tbk for the 2017-2022 period. The sample determination technique used in this study used purposive sampling. The data analysis technique used was a test using SPSS version 22.0.*

*The results of this study indicate that (1) partially the Net Profit Margin (NPM) variable has no effect on financial performance, (2) the Current Ratio (CR) variable has an effect on financial performance, (3) the Debt to Equity Ratio (DER) variable has an effect on financial performance, (4) simultaneously the variables Net Profit Margin (NPM), Current Ratio (CR), and Debt to Equity Ratio (DER) have a significant influence on the financial performance of PT BTPN Syariah Tbk for the 2017-2022 period.*

***Keywords: Net Profit Margin, Current Ratio, Debt to Equity Ratio and financial performance***