

ABSTRAK

Skripsi dengan judul “Pengaruh *Capital Adequency Ratio*, *Non Performing Loan*, dan *Loan to Deposit Ratio* terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022” ini ditulis oleh Izah Listi Wandira, NIM. 126406203244, Program Studi Manajemen Keuangan Syariah Jurusan Bisnis dan Manajemen Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan pembimbing Dr. Mashudi, M.Pd.I.

Penelitian ini dilatarbelakangi karena terjadinya fluktuasi *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022. *Return On Assets* sendiri dapat dipengaruhi oleh beberapa faktor. Karena tujuan perusahaan perbankan sendiri untuk mendapatkan keuntungan di kemudian hari, sehingga perlu menganalisis rasio keuangan guna menentukan kondisi suatu bank.

Tujuan penelitian ini untuk menguji pengaruh *Capital Adequency Ratio*, *Non Performing Loan*, dan *Loan to Deposit Ratio* secara simultan terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022, untuk menguji secara parsial pengaruh *Capital Adequency Ratio* terhadap *Return On Assets*, pengaruh *Non Performing Loan* terhadap *Return On Assets*, pengaruh *Loan to Deposit Ratio* terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dengan menggunakan teknik *purposive sampling*. Sumber data yang digunakan yaitu data sekunder berupa laporan keuangan perusahaan. Teknik analisis data menggunakan regresi data panel dengan bantuan *software E-Views 9*.

Hasil penelitian menunjukkan secara simultan *Capital Adequency Ratio*, *Non Performing Loan*, dan *Loan to Deposit Ratio* berpengaruh signifikan terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022. Kemudian secara parsial *Capital Adequency Ratio* tidak berpengaruh signifikan terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022, *Non Performing Loan* berpengaruh positif dan signifikan terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022, dan *Loan to Deposit Ratio* berpengaruh negatif dan signifikan terhadap *Return On Assets* pada Kinerja Keuangan Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2022.

Kata Kunci; *Capital Adequency Ratio*; *Non Performing Loan*; *Loan to Deposit Ratio*; *Return On Assets*

ABSTRACT

The thesis with the title "The Influence of Capital Adequacy Ratio, Non-Performing Loans, and Loan to Deposit Ratio on Return on Assets on the Financial Performance of Banking Companies Listed on the Indonesian Stock Exchange 2018-2022" was written by Izah Listi Wandira, NIM. 126406203244, Sharia Financial Management Study Program, Department of Business and Management, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University, Tulungagung with supervisor Dr. Mashudi, M.Pd.I.

This research was motivated by fluctuations in Return On Assets in the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2018-2022. Return On Assets itself can be influenced by several factors. Because the goal of banking companies is to gain profits in the future, it is necessary to analyze financial ratios to determine the condition of a bank

The aim of this research is to test the influence of Capital Adequacy Ratio, Non Performing Loans, and Loan to Deposit Ratio simultaneously on Return On Assets on the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2018-2022, to partially test the influence of Capital Adequacy Ratio on Return On Assets, the influence of Non-Performing Loans on Return On Assets, the influence of Loan to Deposit Ratio on Return On Assets on the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange 2018-2022.

This research uses a quantitative approach with an associative type of research. By using purposive sampling technique. The data source used is secondary data in the form of company financial reports. The data analysis technique uses panel data regression with the help of E-Views 9 software.

The research results show that simultaneously the Capital Adequacy Ratio, Non-Performing Loans, and Loan to Deposit Ratio have a significant effect on Return On Assets in the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2018-2022. Then partially the Capital Adequacy Ratio has no significant effect on Return On Assets on the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2018-2022, Non Performing Loans has a positive and significant effect on Return On Assets on the Financial Performance of Banking Companies Listed on the Stock Exchange Indonesia in 2018-2022, and the Loan to Deposit Ratio has a negative and significant effect on Return On Assets in the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange in 2018-2022.

Keywords; *Capital Adequacy Ratio; Non Performing Loans; Loan to Deposit Ratio; Return On Asset*