

ABSTRAK

Skripsi dengan judul “Analisis Rasio Profitabilitas Untuk Menilai Kinerja Keuangan Perusahaan Penyedia Layanan *Payment Point Online Bank* (PPOB)” ini ditulis oleh Salsabila Nur Asti, NIM 126403202103, Pembimbing Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

Penelitian ini dilatarbelakangi oleh kemampuan perusahaan dalam menghasilkan laba melalui inovasi layanan PPOB, karena keberhasilan PPOB dapat mendukung perkembangan sistem keuangan dan menciptakan kestabilan perekonomian nasional, apalagi pada BUMN yang sebagai sumber penghasil dana selain pajak dan memberikan kontribusi terhadap pembangunan ekonomi. Penerapan PPOB diharapkan dapat memberikan dampak positif terhadap kinerja keuangan, sehingga penilaian kinerja keuangan perlu dilakukan untuk mengetahui kondisi keuangan perusahaan yang dibandingkan dengan tahun-tahun sebelumnya dan dengan perusahaan yang sejenis.

Berdasarkan pernyataan tersebut bahwa penelitian ini merumuskan masalah sebagai berikut: 1) Bagaimana Kinerja Keuangan Perusahaan Penyedia Layanan *Payment Point Online Bank* (PPOB) Berdasarkan *Gross Profit Margin* (GPM), 2) Bagaimana Kinerja Keuangan Perusahaan Penyedia Layanan *Payment Point Online Bank* (PPOB) Berdasarkan *Net Profit Margin* (NPM), 3) Bagaimana Kinerja Keuangan Perusahaan Penyedia Layanan *Payment Point Online Bank* (PPOB) Berdasarkan *Return on Equity* (ROE), 4) Bagaimana Kinerja Keuangan Perusahaan Penyedia Layanan *Payment Point Online Bank* (PPOB) Berdasarkan *Return on Asset* (ROA). Jenis Penelitian ini adalah penelitian deskriptif melalui pendekatan kuantitatif. Teknik pengambilan sampel penelitian ini menggunakan *Purposive Sampling*. Sumber data yang digunakan penelitian ini adalah data sekunder dari laporan keuangan perusahaan periode 2017-2022. Fokus penelitian ini tentang bagaimana rasio profitabilitas sebagai alat untuk mengukur kinerja keuangan masing-masing perusahaan penyedia layanan *Payment Point Online Bank* (PPOB) pada periode 2017-2022.

Hasil penelitian menunjukkan kinerja keuangan perusahaan yang dinilai baik dan memenuhi standar rata-rata industri masing-masing perusahaan. Kinerja Keuangan Perusahaan Penyedia Layanan PPOB Berdasarkan *Gross Profit Margin* (GPM) diperoleh PT. KAI (Persero), PT. Pos Indonesia (Persero), PT. Telekomunikasi Indonesia (Persero) dan PT. Jasa Marga (Persero). Kinerja Keuangan Perusahaan Penyedia Layanan PPOB Berdasarkan *Net Profit Margin* (NPM) diperoleh PT. Pos Indonesia (Persero), PT. Telekomunikasi Indonesia (Persero), dan PT. Jasa Marga (Persero). Kinerja Keuangan Perusahaan Penyedia Layanan PPOB Berdasarkan *Return on Equity* (ROE) diperoleh PT. Telekomunikasi Indonesia (Persero). Kinerja Keuangan Perusahaan Penyedia Layanan PPOB Berdasarkan *Return on Asset* (ROA) diperoleh PT. Telekomunikasi Indonesia (Persero).

Kata Kunci : Rasio Profitabilitas, Kinerja Keuangan, *Payment Point Online Bank*

ABSTRACT

The thesis with the title "Profitability Ratio Analysis to Assess the Financial Performance of Companies Providing Payment Point Online Bank (PPOB) Services" was written by Salsabila Nur Asti, NIM 126403202103, Supervisor Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

This research is motivated by the company's ability to generate profits through innovation in PPOB services, because the success of PPOB can support the development of the financial system and create stability in the national economy, especially in BUMN which is a source of generating funds other than taxes and contributes to economic development. The implementation of PPOB is expected to have a positive impact on financial performance, so a financial performance assessment needs to be carried out to determine the company's financial condition compared to previous years and with similar companies.

Based on this statement, this research formulates the problem as follows:1) What is the Financial Performance of Companies Providing Online Bank Payment Point Services (PPOB) Based on Gross Profit Margin (GPM), 2) What is the Financial Performance of Companies Providing Online Bank Payment Point Services (PPOB) Based on Net Profit Margin (NPM), 3) What is the Financial Performance of Companies Providing Online Bank Payment Point Services (PPOB) Based on Return on Equity (ROE), 4) What is the Financial Performance of Companies Providing Online Bank Payment Point Services (PPOB) Based on Return on Assets (ROA). This type of research is descriptive research using a quantitative approach. The sampling technique for this research uses purposive sampling. The data source used in this research is secondary data from company financial reports for the 2017-2022 period. The focus of this research is on the profitability ratio as a tool for measuring the financial performance of each company providing Payment Point Online Bank (PPOB) services in the 2017-2022 period.

The research results show that the company's financial performance is considered good and meets the industry average standards for each company. Financial Performance of PPOB Service Provider Companies Based on Gross Profit Margin (GPM) obtained by PT. KAI (Persero), PT. Pos Indonesia (Persero), PT. Telekomunikasi Indonesia (Persero) and PT. Jasa Marga (Persero). Financial Performance of PPOB Service Provider Companies Based on Net Profit Margin (NPM) obtained by PT. Pos Indonesia (Persero), PT. Telekomunikasi Indonesia (Persero), and PT. Jasa Marga (Persero). Financial Performance of PPOB Service Provider Companies Based on Return on Equity (ROE) obtained by PT. Indonesian Telecommunication (Persero). Financial Performance of PPOB Service Provider Companies Based on Return on Assets (ROA) obtained by PT. Indonesian Telecommunication (Persero).

Keywords : *Profitability Ratio, Financial Performance, Payment Point Online Bank*