

ABSTRACT

Jordi Pratama (2023). The Influence of Financial Ratios on the Performance of PT Bank Rakyat Indonesia (Persero) Tbk for the Period of 2007-2021. This study was under the guidance of Ali Akbar, S.E., M.Si and Tati Herlina, S.E., M.Si. This study was conducted to determine the influence of financial ratios on the performance of PT Bank Rakyat Indonesia (Persero) Tbk from 2007 to 2021.

The data in this research were analyzed using Multiple Linear Regression analysis. Based on the results of the F-test analysis, the calculated F-value was 75.962, which was greater than the F-table value of 3.48. Therefore, the null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. This indicated that NIM (X1), NPL (X2), LDR (X3), and BOPO (X4) collectively had a significant influence on ROA (Y) in PT Bank Rakyat Indonesia (Persero) Tbk from 2007 to 2021. On the other hand, the t-test showed that NIM (X1) and BOPO (X4) had a significant partial influence on ROA (Y), while NPL (X2) and LDR (X3) did not have a significant partial influence on ROA (Y) in PT Bank Rakyat Indonesia (Persero) Tbk from 2007 to 2021.

Keywords: NIM, NPL, LDR, BOPO, and ROA.

ABSTRAK

Jordi Pratama (2023). Pengaruh Rasio Keuangan Terhadap Kinerja PT Bank Rakyat Indonesia (Persero) Tbk Periode 2007-2021. Penelitian ini dibimbing oleh Bapak Ali Akbar S.E., M.Si selaku pembimbing I dan Ibu Tati Herlina S.E., M.Si selaku pembimbing II. Penelitian ini dilakukan guna mengetahui Pengaruh Rasio Keuangan Terhadap Kinerja PT Bank Rakyat Indonesia (Persero) Tbk Periode 2007-2021.

Teknik analisis yang data yang digunakan dalam penelitian ini adalah Analisis Regresi Linier Berganda. Berdasarkan hasil analisis Uji F menunjukkan F hitung sebesar $75,962 > F$ tabel yakni sebesar 3,48 maka H_0 ditolak dan H_a diterima ini berarti NIM(X1), NPL(X2), LDR(X3), dan BOPO(X4) secara simultan berpengaruh signifikan terhadap ROA(Y) pada PT Bank Rakyat Indonesia (Persero) Tbk Periode 2007-2021. Sedangkan Uji t menunjukkan NIM(X1) dan BOPO(X4) secara parsial berpengaruh signifikan terhadap ROA(Y) sedangkan NPL(X2) dan LDR(X3) secara parsial tidak berpengaruh signifikan terhadap ROA(Y) Pada PT Bank Rakyat Indonesia (Persero) Tbk Periode 2007-2021.

Kata Kunci : NIM, NPL, LDR, BOPO, dan ROA