

ABSTRAK

Lembaga keuangan ialah aset yang sangat krusial dalam pembangunan perekonomian suatu negara. Di Indonesia sendiri, perkembangan perekonomian tidak bisa dilepaskan dari besarnya peranan lembaga keuangan. Bank dalam menjalankan usahanya menghimpun dana dari masyarakat dan menyalurkannya kembali dalam berbagai alternatif investasi. Sehubungan dengan fungsi penghimpunan dana ini, bank sering pula disebut lembaga kepercayaan. Penelitian ini bertujuan untuk mengetahui, menganalisis, dan menguji pengaruh profitabilitas, likuiditas, kecukupan modal, dan aset produktif terhadap kinerja keuangan perusahaan perbankan yang terdaftar di BEI periode 2016-2020.

Jenis Penelitian yang digunakan dalam penelitian ini menggunakan metode kuantitatif. Teknik pengambilan sampel ini dilakukan dengan menggunakan teknik *purposive sampling* (sampel purposif / pertimbangan) yaitu penentuan sampel didasarkan pada karakteristik atau kriteria-kriteria tertentu. Berdasarkan 20 perusahaan yang telah dipilih terdapat 9 perusahaan yang memenuhi kriteria sampel. Teknik analisis data yang digunakan adalah analisis regresi linier berganda dan uji asumsi klasik, uji kelayakan model dan uji hipotesis.

Kesimpulan pada penelitian ini hasil uji hipotesis menunjukkan bahwa profitabilitas berpengaruh positif signifikan terhadap kinerja keuangan, likuiditas berpengaruh negatif tidak signifikan terhadap kinerja keuangan, kecukupan modal berpengaruh negatif tidak signifikan terhadap kinerja keuangan, dan aset produktif berpengaruh negatif tidak signifikan terhadap kinerja keuangan.

Kata Kunci: Profitabilitas, Likuiditas, Kecukupan Modal, Aset Produktif, Kinerja Keuangan.

ABSTRACT

Financial institutions are a very crucial asset in a country's economic development. Likewise in Indonesia, the economic development cannot be separated from its financial institutions roles. Bank in running its activities collects public funds and redistributes in the form of investments alternatives. As its function as a funds collector, Bank is frequently known as a trusted institution. Therefore, this research aimed to find out, analyze, and examine the effect of profitability, liquidity, capital adequacy, and productive asset on finance companies' financial performance which were listed on Indonesia Stock Exchange during 2016-2020. The research was quantitative. Moreover, the data collection technique used purposive sampling, in which the sample was based on certain characteristics or criteria. From 20 finance companies, there were 9 companies as the research sample. Furthermore, the data analysis technique used multiple linear regression, classical assumption test, proper model test, and hypothesis test. According to the hypothesis test, it concluded that profitability had a positive and significant effect on financial performance. On the other hand, liquidity had a negative and insignificant effect on financial performance. Likewise, capital adequacy had a negative and insignificant effect on financial performance. Similarly, productive asset had a negative and insignificant effect on financial performance.

Keywords: *profitability, capital adequacy, financial performance.*

I certify that this translation is true and accurate. Prepared by a professional translator. This translation is provided on this day 02/02/2022

M. Faisal, S.Pd., M.Pd.
STIESIA Language Center
Menur Pumpungan 30 Surabaya 60118, Indonesia