

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis perbandingan kinerja keuangan bank BUMN (BRI) dan bank BUMS (BCA) yang terdaftar di Bursa Efek Indonesia periode 2019-2023. Profitabilitas diukur dengan *Return on Asset* (ROA) dan *Return on Equity* (ROE), kualitas aset diukur dengan *Non-Performing Loan* (NPL) dan likuiditas diukur dengan *Loan to Deposit Ratio* (LDR).

Jenis penelitian ini adalah penelitian kuantitatif dengan data penelitian yang digunakan adalah data sekunder berupa laporan keuangan perusahaan perbankan. Populasi yang digunakan dalam penelitian ini adalah perusahaan perbankan BUMN (BRI) dan perbankan BUMS (BCA) sebagai entitas induk (pusat) yang terdaftar di Bursa Efek Indonesia (BEI) periode 2019-2023. Teknik pengambilan sampel dilakukan dengan teknik sampel jenuh dan sampel yang digunakan adalah 2 bank. Metode analisis yang digunakan dalam penelitian ini adalah *Independent Sample t-Test* yang diolah dengan aplikasi *Statistical Package for Social Science* (SPSS).

Hasil penelitian menunjukkan bahwa *Return on Assets* terdapat perbedaan signifikan terhadap kinerja keuangan; *Return on Equity* terdapat perbedaan signifikan terhadap kinerja keuangan; *Non-Performing Loan* tidak terdapat perbedaan signifikan terhadap kinerja keuangan; dan *Loan to Deposit Ratio* terdapat perbedaan signifikan terhadap kinerja keuangan pada Bank Rakyat Indonesia (BRI) dan Bank Central Asia (BCA).

Kata Kunci : *Return on Assets, Return on Equity, Non-Performing Loan, Loan to Deposit Ratio, Kinerja Keuangan*

ABSTRACT

This research examines and analyses the comparison of the financial performance of BUMN Bank (BRI) and BUMS Bank (BCA) listed on the Indonesia Stock Exchange (IDX) during 2019-2023. Profitability was measured by Return on Asset (ROA) and Return on Equity (ROE), asset quality was measured by Non-Performing Loan (NPL) and liquidity was measured by Loan to Deposit Ratio (LDR).

The research applies quantitatively. Furthermore, the data were secondary in the form of the banking company's financial statements. The population comprises banking companies which were BUMN (BRI) and BUMS banking (BCA) as the main entities listed on the (IDX). Moreover, the data collection technique used a saturated sample technique, with 2 banks as samples. The data analysis technique used an independent sample of T-test with Statistical Package for Social Science (SPSS).

The result indicates that ROA has a significant effect on financial performance. Likewise, ROE has a significant effect on financial performance. However, NPL has an insignificant effect on financial performance. On the other hand, LDR has a significant effect on the financial performance in the Bank Rakyat Indonesia (BRI) and Bank Central Asia (BCA).

Keywords: *Return On Assets, Return On Equity, Non-Performing Loan, Loan to Deposit Ratio, and financial performance.*



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