

## ABSTRAK

Penelitian ini dilakukan untuk melakukan analisa kinerja keuangan pada perusahaan multifinance yang telah terdaftar di bursa saham Indonesia dari tahun 2015 s.d. 2017 serta melakukan perbandingan kinerja keuangan terhadap rata-rata industry perusahaan multifinance. Populasi pada Penelitian ini adalah perusahaan multifinance yang terdaftar di Bursa Efek Indonesia (IDX). Sample yang digunakan adalah 4 (Empat) perusahaan Multifinance yaitu PT. Astra Sedaya Finance Tbk., PT. Clipan Finance Indonesia Tbk., PT. Wahana Ottomitra Multifinance., dan PT. BFI Finance Indonesia Tbk. Metode pengumpulan data dilakukan secara sekunder yaitu dengan menggunakan data Annual Report yang telah dipublikasi. Metode analisa yang digunakan untuk mengukur kinerja keuangan perusahaan multifinance dengan melakukan Rasio Likuiditas (*Current Ratio*), Rasio Profitabilitas (NPM, ROA, ROE) , Rasio Solvabilitas (DAR, DER), *Gearing Ratio* dan *Non Performing Loan* pada laporan keuangan perusahaan serta melakukan perbandingan kinerja perusahaan terhadap rata-rata industry multifinance. Penelitian ini membuktikan bahwa dari 4 (empat) perusahaan yang menjadi sample PT. Clipan Finance Indonesia Tbk. Adalah perusahaan yang memiliki komposisi kinerja keuangan terbaik dibandingkan perusahaan lainnya yang diuji. Adapun berdasarkan perbandingan terhadap rata rata industry PT. Wahana Ottomitra Multifinance Tbk. menjadi perusahaan yang memiliki nilai rasio keuangan tertinggi terhadap rata-rata industry, baik diukur secara Rasio Likuiditas (*Current Ratio*), Rasio Profitabilitas (NPM, ROA, ROE) , Rasio Solvabilitas (DAR, DER), *Gearing Ratio* dan *Non Performing Loan*.

Kata kunci : Kinerja Keuangan, Perusahaan Multifinance, Rata-Rata Industri, Rasio Likuiditas, Rasio Profitabilitas, Rasio Solvabilitas, *Gearing Ratio* dan *Non Performing Loan*. Rasio Likuiditas (*Current Ratio*), Rasio Profitabilitas (NPM, ROA, ROE) , Rasio Solvabilitas (DAR, DER), *Gearing Ratio* dan *Non Performing Loan*.

## ABSTRACT

*This research was conducted to analyze the financial performance of multi-finance companies that have been listed on the Indonesian stock exchange from 2015 until 2017 and make a comparison of the financial performance of the industry average of multi-finance companies. The population in this research is multifinance companies listed on the Indonesia Stock Exchange (IDX). The sample used was 4 (four) Multifinance companies, namely PT. Astra Sedaya Finance Tbk., PT. Clipan Finance Indonesia Tbk., PT. Wahana Ottomitra Multifinance., And PT. BFI Finance Indonesia Tbk. The method of data collection is done secondary by using published Annual Report data. The analytical method used to measure the financial performance of multi-finance companies is by conducting a Liquidity Ratio (Current Ratio), Profitability Ratio (NPM, ROA, ROE), Solvency Ratio (DAR, DER), Gearing Ratio and Non Performing Loans in the company's financial statements and by comparing the company's performance against the average multi finance industry. This research proves that from 4 (four) companies that become PT. Clipan Finance Indonesia Tbk. is a company that has the best financial performance composition compared to other companies tested. As for based on a comparison of the industry average of PT. Wahana Ottomitra MultifinanceTbk. become a company that has the highest financial ratio value to the industry average, both measured by Liquidity Ratio (Current Ratio), Profitability Ratio (NPM, ROA, ROE), Solvency Ratio (DAR, DER), Gearing Ratio and Non Performing Loans.*

*Keywords: Financial Performance, Multifinance Companies, Industry Averages, Liquidity Ratios, Profitability Ratios, Solvency Ratios, Gearing Ratios and Non-Performing Loans. Liquidity Ratio (Current Ratio), Profitability Ratio (NPM, ROA, ROE), Solvency Ratio (DAR, DER), Gearing Ratio and Non Performing Loans.*