

ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah rasio permodalan : *gearing ratio*. Rasio piutang pembiayaan : *financing to asset ratio*. Rasio kualitas piutang : *non performing financing*. Dan rasio Efisiensi : BOPO berpengaruh terhadap kinerja keuangan perusahaan pembiayaan (*multifinance*). Populasi dari penelitian ini adalah seluruh perusahaan pembiayaan (*multifinance*) yang terdaftar di Bursa Efek Indonesia tahun 2015-2020 sebanyak 16 perusahaan, dengan jumlah sampel sebanyak 13 perusahaan. Metode analisis data menggunakan regresi data panel dengan Model-*Random Effect*. Hasil penelitian secara parsial menemukan bahwa *Gearing rasio*(GR) tidak berpengaruh terhadap *Return On Assets*(ROA) sebagai proksi dari kinerja keuangan perusahaan, sedangkan *Financing to assets ratio*(FAR) berpengaruh positif terhadap *Return On Assets*(ROA). *Non Performing Financing* (NPF) dan Beban Operasional (BOPO). berpengaruh negatif terhadap *Return On Assets*(ROA). Adapun hasil penelitian secara simultan menemukan bahwa *Gearing rasio*(GR), *Financing to assets ratio*(FAR), *Non Performing Financing* (NPF) dan Beban Operasional (BOPO) berpengaruh terhadap *Return On Assets*(ROA).

Kata Kunci: Kinerja keuangan : *Return On Assets*(ROA), *Gearing rasio*(GR), *Financing to assets ratio*(FAR), *Non Performing Financing* (NPF) dan Beban Operasional (BOPO)

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ABSTRACT

This study aims to determine whether the ratio of capital: gearing ratio. The ratio of financing receivables: financing to asset ratio. Receivable quality ratio: non-performing financing. And the efficiency ratio: BOPO affects the financial performance of finance companies (multi). The population of this study is all finance companies (multi) listed on the Indonesia Stock Exchange in 2015-2020 as many as 16 companies, with a total sample of 13 companies. The data analysis method used panel data regression with Model-Random Effect. The results of the study partially found that the Gearing ratio (GR) had no effect on Return On Assets (ROA) as a proxy for the company's financial performance, while Financing to assets ratio (FAR) had a positive effect on Return On Assets (ROA). Non-Performing Financing (NPF) and Operating Expenses (BOPO). has a negative effect on Return On Assets (ROA). The results of the study simultaneously found that the Gearing ratio (GR), Financing to assets ratio (FAR), Non-Performing Financing (NPF), and Operating Expenses (BOPO) had an effect on Return On Assets (ROA).

Keywords: Financial performance: Return On Assets (ROA), the Gearing ratio (GR), Financing to assets ratio (FAR), Non-Performing Financing (NPF), and Operating Expenses (BOPO)



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