

## ABTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh modal, biaya operasional dan *loan to deposit ratio* terhadap kinerja keuangan perbankan. Populasi dalam penelitian ini adalah 43 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Sampel yang digunakan sebanyak 10 perusahaan perbankan. Metode penarikan sampel menggunakan *simple random sampling*. Metode pengumpulan data menggunakan metode dokumen dengan instrumen penelitian adalah data kuantitatif. Metode analisis data menggunakan teknik regresi data panel. *Capital adequacy ratio* tidak berpengaruh terhadap kinerja keuangan. Beban operasional atas pendapatan operasional berpengaruh negatif terhadap kinerja keuangan. Dan *loan to deposit ratio* berpengaruh positif terhadap kinerja keuangan.

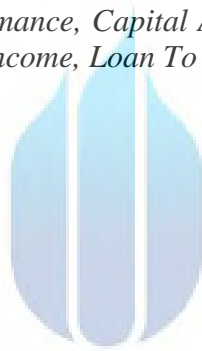
Kata kunci: Kinerja Keuangan, *Capital Adequacy Ratio*, Beban Operasional Atas Pendapatan Operasional, *Loan To Deposit Ratio*, Perbankan.



## **ABSTRACT**

*This study aims to analyze the effect of capital, operating costs and loan to deposit ratio on banking financial performance. The population in this study was 43 banking companies listed on the Indonesia Stock Exchange. The sample used was as many as 10 banking companies. The sampling method uses simple random sampling. The method of data collection using the document method with research instruments is quantitative data. The data analysis method uses panel data regression techniques. Capital adequacy ratio has no effect on financial performance. Operating expenses on operating income negatively affect financial performance. And the loan to deposit ratio has a positive effect on financial performance.*

*Keywords: Financial Performance, Capital Adequacy Ratio, Operating Expenses On Operating Income, Loan To Deposit Ratio, Banking.*



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