

ABSTRAK

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ANALISIS PENGARUH RASIO CAMEL TERHADAP KINERJA KEUANGAN PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2018 – 2022

(xiv + 89 halaman: 4 gambar; 13 tabel; 2 lampiran)

Penelitian ini untuk mengetahui dan menganalisis pengaruh rasio CAMEL (*Capital, Asset Quality, Management, Earnings, dan Liquidity*) terhadap kinerja keuangan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama periode tahun 2018-2022, dengan fokus pada bank kategori BUKU (Bank Umum Kategori Usaha) 3 dan 4 yang juga masuk dalam kategori KBMI 3 dan 4.

Penelitian ini dilakukan dengan pendekatan kuantitatif menggunakan *software* SPSS, dengan menggunakan analisis regresi untuk mengetahui hubungan antara variabel-variabel independen yaitu *Capital, Asset Quality, Management, Earnings, dan Liquidity* terhadap Kinerja Keuangan Bank sebagai variabel dependen. Penelitian ini menggunakan data sekunder dari laporan keuangan perusahaan perbankan yang terdaftar di BEI selama tahun 2018 -2022 dengan sampel yang terdiri dari 13 Perusahaan perbankan BUKU 3 dan 4 yang juga masuk dalam kategori KBMI 3 dan 4.

Hasil analisis menunjukkan adanya pengaruh signifikan antara variabel *Management, Earnings* terhadap kinerja keuangan bank, sedangkan untuk variabel *Capital, Asset Quality, Liquidity* tidak berpengaruh secara signifikan terhadap kinerja Keuangan Bank.

Kata Kunci: *Financial Performance, Capital, Asset Quality, Management, Earnings, Liquidity*, Bursa Efek Indonesia, Bank

Referensi: 47 (1970-2023)

ABSTRACT

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ANALYSIS OF THE EFFECT OF CAMEL RATIO ON THE FINANCIAL PERFORMANCE OF BANKING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN 2018 - 2022

(xiv + 89 pages: 4 figures; 13 tables; 2 appendices)

This research aims to determine and analyze the effect of CAMEL ratio (Capital, Asset quality, Management, Earnings, and Liquidity) on the financial Performance of banks listed on the Indonesia Stock Exchange (IDX) during the period 2018-2022, focusing on BUKU (Commercial Bank Business Group) 3 and 4 banks, which are also included in KBMI 3 and 4 categories.

This research was conducted with a quantitative approach using SPSS software, using regression analysis to determine the relationship between the independent variables, namely capital, asset quality, management, earnings and liquidity on bank financial performance as the dependent variable. The study used secondary data from the financial statements of banking companies listed on the IDX during 2018-2022, with a sample consisting of 13 BUKU 3 and 4 banking companies, which are also included in the KBMI 3 and 4 categories.

The results of the analysis showed a significant influence between the variables of management, earnings on the financial performance of the bank, while for the variables of capital, asset quality, liquidity did not significantly affect the financial performance of the bank.

Keyword : Capital, Asset Quality, Management, Earnings, Liquidity, Bank Financial Performance, Indonesia Stock Exchange, Bank.

References: 47 (1970-2023)