ABSTRAK

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Program Studi : Akuntansi
Judul : Pengaruh *Return On Assets, Net Interest Margin, Net Profit Margin, Non Performing Loan* Terhadap Harga Saham Pada Perusahaan Sub Sektor Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2020-2024

Penelitian ini bertujuan untuk menganalisis pengaruh *Return On Assets (ROA), Net Interest Margin* (NIM), *Net Profit Margin* (NPM), dan *Non Performing Loan* (NPL) terhadap harga saham pada perusahaan sub sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2020-2024. Penelitian ini menggunakan data sekunder yang diperoleh dari laporan keuangan tahunan perusahaan dan harga saham penutupan. Populasi penelitian berjumlah 46 perusahaan, dengan sampel sebanyak 45 perusahaan yang dipilih menggunakan teknik purposive sampling, sehingga diperoleh 225 data observasi. Metode analisis yang digunakan adalah regresi data panel dengan pendekatan *Fixed Effect Model* (FEM). Hasil penelitian menunjukkan bahwa *Return On Assets* (ROA) berpengaruh negatif dan tidak signifikan terhadap harga saham, *Net Interest Margin* (NIM) berpengaruh positif dan signifikan terhadap harga saham, *Net Profit Margin* (NPM) berpengaruh negatif dan tidak signifikan terhadap harga saham, serta *Non Performing Loan* (NPL) berpengaruh negatif dan tidak signifikan terhadap harga saham. Nilai Adjusted R-Squared sebesar 0,880344 menunjukkan bahwa variabel ROA, NIM, NPM, dan NPL mampu menjelaskan variasi harga saham sebesar 88,03%, sedangkan sisanya sebesar 11,97% dipengaruhi oleh variabel lain di luar model penelitian. Dengan demikian, hanya *Net Interest Margin* (NIM) yang terbukti berpengaruh signifikan terhadap harga saham perusahaan sub sektor perbankan selama periode penelitian.

Kata Kunci: *Return On Assets, Net Interest Margin, Net Profit Margin, Non Performing Loan,* Harga Saham.

ABSTRACT

Name : Juni Purnama Wati
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Title : *The Effect of Return on Assets, Net Interest Margin, Net Profit Margin, and Non-Performing Loans on Stock Prices of Banking Subsector Companies Listed on the Indonesia Stock Exchange During the 2020-2024 Period.*

This study aims to examine the effect of Return on Assets (ROA), Net Interest Margin (NIM), Net Profit Margin (NPM), and Non-Performing Loans (NPL) on the stock prices of banking sub-sector companies listed on the Indonesia Stock Exchange during the 2020–2024 period. This study employed secondary data obtained from annual financial statements and closing stock prices. The population consisted of 46 companies, while 45 companies were selected as the sample using the purposive sampling technique, resulting in 225 observations. The data were analyzed using panel data regression with the Fixed Effect Model (FEM). The results indicate that Return on Assets (ROA) has a negative and insignificant effect on stock prices, Net Interest Margin (NIM) has a positive and significant effect, Net Profit Margin (NPM) has a negative and insignificant effect, and Non-Performing Loans (NPL) have a negative and insignificant effect on stock prices. The Adjusted R-squared value of 0.880344 indicates that ROA, NIM, NPM, and NPL explain 88.03% of the variation in stock prices, while the remaining 11.97% is explained by other factors outside the model. Therefore, Net Interest Margin (NIM) is the only variable that significantly affects the stock prices of banking sub-sector companies during the study period.

Keywords: Return on Assets, Net Interest Margin, Net Profit Margin, Non-Performing Loans, Stock Price.