ABSTRAK

Nama : Hia Asmuni
Program Studi : Manajemen
Judul : Pengaruh *Debt To Asset Ratio, Loan To Deposit Ratio, Non Performing Loan*, Dan Dana Pihak Ketiga Terhadap Kinerja Keuangan Perusahaan Perbankan Di Bursa Efek Indonesia

Penelitian ini bertujuan untuk mengetahui pengaruh *debt to asset ratio, loan to deposit ratio, non performing loan*, dan dana pihak ketiga terhadap kinerja keuangan perusahaan perbankan di bursa efek indonesia. Dalam penelitian ini, kinerja keuangan diukur menggunakan *Return on Assets* . Penelitian ini menggunakan pendekatan kuantitatif dengan jenis data sekunder yang diperoleh dari laporan keuangan dan *annual report* perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Populasi dalam penelitian ini adalah 47 perusahaan perbankan, sedangkan sampel ditentukan menggunakan teknik purposive sampling berdasarkan kriteria tertentu, sehingga diperoleh 31 perusahaan dengan total 155 data observasi selama lima tahun pengamatan. Teknik analisis data yang digunakan adalah regresi data panel dengan bantuan program EViews. Hasil penelitian ini menunjukkan bahwa *debt to asset rasio* dan *loan to deposit ratio* tidak berpengaruh terhadap kinerja keuangan , *non performing loan* dan dana pihak ketiga menunjukkan pengaruh negatif dan signifikan terhadap kinerja keuangan .

Kata Kunci : *Debt To Asset Ratio, Loan To Deposit Ratio, Non Performing Loan*, Dana Pihak Ketiga, Kinerja Keuangan.

ABSTRACT

Name *:* Hia Asmuni
Study Program *: Management*
Title :*The Influence of Debt-to-Asset Ratio, Loan-to-Deposit Ratio, Non-Performing Loans, and Third-Party Funds on the Financial Performance of Banking Companies Listed on the Indonesia Stock Exchange*

This study aims to determine the effect of Debt to Asset Ratio, Loan to Deposit Ratio, Non-Performing Loan, and third-party funds on the performance of banking financial companies listed on the Indonesian Stock Exchange. In this study, financial performance is measured using Return on Assets. This study uses a quantitative approach with secondary data obtained from financial statements and annual reports of banking companies listed on the Indonesia Stock Exchange. The population in this study was 47 banking companies, while the sample was determined using a purposive sampling technique based on certain criteria, resulting in 31 companies with a total of 155 observation data over five years of observation. The data analysis technique used was panel data regression with the help of the EViews program. The results of this study indicate that Debt to Asset Ratio and Loan to Deposit Ratio have no effect on financial performance, non-performing loans and third-party funds show a negative and significant effect on financial performance.

Keywords*: Debt To Asset Ratio, Loan To Deposit Ratio, Non Performing Loan, Third Party Funds, Financial Performance.*