

**ANALISIS FUNDAMENTAL TERHADAP HARGA SAHAM  
PADA BANK DIGITAL PERIODE 2021-2023  
(Studi Kasus: PT BANK JAGO TBK)**

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**ABSTRAK**

Tujuan penulisan tugas akhir ini adalah untuk mengetahui kondisi fundamental yang berpengaruh terhadap harga saham PT Bank Jago Tbk selama periode 2021–2023. Metode analisis yang digunakan meliputi analisis fundamental perusahaan menggunakan rasio keuangan *Debt to Equity Ratio* (DER), *Return on Equity* (ROE) dan *Earning Per Share* (EPS). Hasil penelitian ini menunjukkan kondisi fundamental berdasarkan analisis rasio keuangan PT Bank Jago selama periode 2021-2023, analisis solvabilitas dengan rasio DER berada pada kategori "Sehat" kemudian analisis profitabilitas dengan rasio ROE berada pada kategori "Kurang Sehat" sedangkan rasio EPS berada pada kategori "Baik" karena adanya peningkatan.

Kata Kunci: Analisis Fundamental, *Debt to Equity Ratio*, *Return on Equity*, *Earning Per Share*.

***FUNDAMENTAL ANALYSIS OF STOCK PRICES IN  
DIGITAL BANKS FOR THE PERIOD 2021-2023  
(Case Study: PT BANK JAGO TBK)***

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***ABSTRACT***

*The purpose of this final project is to examine the fundamental factors affecting the stock price of PT Bank Jago Tbk during the period 2021–2023. The analytical methods used include fundamental company analysis using financial ratios: Debt to Equity Ratio (DER), Return on Equity (ROE), and Earnings Per Share (EPS). The results of this study indicate that the fundamental condition based on the financial ratio analysis of PT Bank Jago during the 2021-2023 period is as follows: the solvency analysis with the DER ratio is in the "Healthy" category, the profitability analysis with the ROE ratio is in the "Less Healthy" category, while the EPS ratio is in the "Good" category due to its increase.*

***Keywords: Fundamental Analysis, Debt to Equity Ratio, Return on Equity, Earnings Per Share.***