

***Determinans of Financial Performance in General Banks in Indonesia
(Book III commercial banks listed on the IDX for the 2015-2018 period)***

Abstract

The purpose of this study was to examine the effect of the variable Liquidity with Financial Performance (Loan to Deposit Ratio-LDR), Solvency with Financial Performance (Debt To Equity Ratio - DER), and Operational Efficiency with Financial Performance (Operational Expenses to Operating Income - BOPO) . The data used are secondary data with a sample collection method using purposive sampling. Where the study population used is the banking companies listed on the (Indonesia Stock Exchange - IDX) of the 2015-2018 observation period of 44 banking companies, with the final sample of this study obtained 8 selected companies that became the sample criteria. Data analysis techniques were performed using descriptive statistics and panel data regression analysis, with the help of the application of E-views version 10.0 and Microsoft Excel 2016. The results of the study were partially known that the variables (Liquidity - LDR) affect financial performance and (Solvency - DER) had no effect on (Financial Performance - ROA) while the variables (Operational Efficiency - BOPO) affect Financial Performance. And the independent variables affect the dependent variable by -10.60%.

Keywords : Financial Performance, Loan to Deposit Ratio, Debt to Equity Ration, Operational Efficiency

DETERMINAN KINERJA KEUANGAN PADA BANK UMUM di INDONESIA

(Bank umum buku III yang tercatat di BEI periode 2015-2018)

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Abstrak

Tujuan penelitian ini dilakukan adalah untuk menguji pengaruh variabel Likuiditas dengan Kinerja Keuangan (*Loan to Deposit Ratio*- LDR), *Solvabilitas* dengan Kinerja Keuangan (*Debt To Equity Ratio* - DER), dan Efisiensi Operasional dengan Kinerja Keuangan (Beban Operasional terhadap Pendapatan Operasional-BOPO). Data yang digunakan adalah data sekunder dengan metode pengumpulan sampel menggunakan *purposive sampling*. Dimana populasi penelitian ini yang digunakan adalah perusahaan perbankan yang terdaftar di (Bursa Efek Indonesia - BEI) periode pengamatan 2015-2018 sejumlah 44 perusahaan perbankan, dengan sampel akhir penelitian ini diperoleh 8 perusahaan terpilih yang menjadi kriteria sampel. Teknik analisis data dilakukan menggunakan statistik deskriptif dan analisis regresi data panel, dengan bantuan aplikasi *E-views version 10.0* dan *Microsoft Excel 2016*. Hasil penelitian secara parsial diketahui bahwa variabel (*Likuiditas* - LDR) berpengaruh pada kinerja keuangan dan (*Solvabilitas* – DER) tidak berpengaruh terhadap (Kinerja Keuangan - ROA) sedangkan variabel (Efisiensi Operasional - BOPO) berpengaruh terhadap Kinerja Keuangan. Serta variabel independen mempengaruhi variabel dependen sebesar -10,60%.

Kata Kunci: Kinerja Keuangan, Likuiditas, Solvabilitas, Efisiensi Operasional