

ABSTRAK

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Judul : Pengaruh Rasio Efisiensi, Modal Kerja dan *Debt to Equity Ratio* Terhadap Profitabilitas pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia, Dibimbing oleh : Ramadona Simbolon SE, M.Si sebagai Pembimbing I, dan Jalilah Ilmiha, SE, M.Si sebagai Pembimbing II, Skripsi : 2021

Penelitian ini bertujuan untuk menganalisis Pengaruh Rasio Efisiensi, Modal Kerja Dan *Debt To Equity Ratio* terhadap Profitabilitas pada perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia. Jenis penelitian ini adalah kuantitatif dengan menggunakan data sekunder berupa laporan keuangan. Penelitian ini menggunakan *Return on Assets* (ROA) sebagai variabel dependen. Variabel independen yang digunakan adalah Biaya Operasional pendapatan Operasional (BOPO), Modal Kerja dan *Debt to Equity Ratio* (DER). Metode analisis yang digunakan dalam penelitian ini adalah analisis regresi linear berganda. Hasil penelitian ini secara parsial menunjukkan bahwa variabel Biaya Operasional Pendapatan Operasional (BOPO) dan *Debt to Equity Ratio* (DER) berpengaruh negatif dan signifikan terhadap *Return on Assets* (ROA). Sedangkan variabel Modal Kerja berpengaruh positif dan signifikan terhadap *Return on Assets* (ROA). Kemudian secara simultan variabel Biaya Operasional Pendapatan Operasional (BOPO), Modal Kerja dan *Debt to Equity Ratio* (DER) berpengaruh signifikan terhadap *Return on Assets* (ROA).

Kata Kunci : *Return on Assets*, Biaya Operasional Pendapatan Operasional, Modal Kerja, *Debt to Equity Ratio*

ABSTRACT

FANISAH ANNUR LUBIS, NPM : 71170313029

Title: *Effect of Efficiency Ratio, Working Capital and Debt to Equity Ratio on Profitability in Banking Companies Listed on the Indonesia Stock Exchange,*
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The objective of this research is to analyze the effect of the Efficiency Ratio, Working Capital and Debt To Equity Ratio on the profitability of banking companies listed on the Indonesia Stock Exchange. Research type used is quantitative by using secondary data in the form of financial statements. This study uses a Return on Assets (ROA) as the dependent variable. Operating Expenses to Operating Income (BOPO), Working Capital and Debt to Equity Ratio (DER) as the independent variable. The data analysis method used is a multiple linear regression analysis. The results of this study partially showed that Operating Expenses Operating Income (BOPO) and Debt to Equity Ratio (DER) variables had a negative and significant effect on Return on Assets (ROA). Meanwhile, the Working Capital variables have a positive and significant effect on Return on Assets (ROA). Then, simultaneously Operating Expenses Operating Income (BOPO), Working Capital and Debt to Equity Ratio (DER) variables had a significant effect on Return on Assets (ROA).

Keywords : *Return on Assets, Operating Expenses Operating Income, Working Capital, Debt to Equity Ratio*