

ABSTRAK

PENGARUH *NON PERFORMING LOAN*, *OPERATING LEVERAGE*, DAN *FINANCIAL LEVERAGE* TERHADAP KINERJA KEUANGAN PERUSAHAAN PADA SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2016-2020

Oleh

RIBKA RUMIRIS SIHALOHO

Penelitian ini bertujuan untuk menganalisis ada atau tidaknya pengaruh dari *non performing loan*, *operating leverage*, dan *financial leverage* terhadap kinerja keuangan perusahaan sektor perbankan. Teknik pengambilan sampel dalam penelitian ini yaitu menggunakan metode *sampling purposive* dan diperoleh sebanyak 7 perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia selama tahun 2016 hingga 2020. Penelitian ini menggunakan teknik analisis regresi berganda model panel data dengan alat analisis menggunakan *Eviews 11*. Hasil dari penelitian ini menunjukkan bahwa *non performing loan* berpengaruh positif dan signifikan terhadap kinerja keuangan perusahaan, *operating leverage* berpengaruh positif dan signifikan terhadap kinerja keuangan perusahaan, dan *financial leverage* berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan perusahaan.

Kata Kunci : *Non Performing Loan*, *Operating Leverage*, *Financial Leverage*, dan Kinerja Keuangan Perusahaan

ABSTRACT

THE EFFECT OF NON PERFORMING LOAN, OPERATING LEVERAGE, AND FINANCIAL LEVERAGE ON THE FINANCIAL PERFORMANCE OF BANKING SECTOR COMPANIES LISTED ONE THE STOCK EXCHANGE INDONESIA IN 2016-2020

By

RIBKA RUMIRIS SIHALOHO

This study aims to analysis whether or not there is an effect of non performing loans, operating leverage, and financial leverage on the financial performance of companies in the banking sector. This sampling technique in this study was using the purposive sampling method and obtained as many as 7 banking sector companies listed on the Indonesian Stock Exchange during 2016 to 2020. This study uses multiple regression analysis techniques panel data model with analysis tools using Eviews 11. The results of this study indicate that non performing loans have a positive and significant effect on the company's financial performance, operating leverage has a positive and significant effect on the company's financial performance, and financial leverage has a negative and insignificant effect on the company's financial performance.

Keyword : Non Performing Loan, Operating Leverage, Financial Leverage, and Company's Financial Performance.