ABSTRACT

FACTORS AFFECTING FINANCIAL PERFORMANCE OF GOVERNMENT BANKS LISTED ON THE INDONESIA STOCK EXCHANGE IN 2021-2023

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The purpose of the study was to identify the factors affecting the financial performance of government banks listed on the Indonesia Stock Exchange from 2021 to 2023. The type of research used was quantitative, and the research method applied was multiple linear regression. The data source used in this research was secondary data. The data collection method was field research by obtaining financial reports from the Indonesia Stock Exchange. The population in this study consisted of 8 government banks listed on the Indonesia Stock Exchange from 2021 to 2023. In this study, the entire population served as the sample. The sample in this study used purposive sampling, consisting of 24 samples from 8 banks and 3 periods of financial reports from the population. The data analysis method used was multiple linear regression and hypothesis testing, including t-test, F-test, and the coefficient of determination. The result showed that there is no significant effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operational Cost/Operating Income Ratio (BOPO), and Non-Performing Loan (NPL) on financial performance (Return on Assets) in government banks listed on the Indonesia Stock Exchange in 2021-2023.

Keywords: Financial Performance, Government Banks, Indonesia Stock Exchange.

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