ANALISIS KINERJA KEUANGAN EMITEN PERBANKAN (STUDI KASUS DI BURSA EFEK INDONESIA PERIODE 2020-2024)

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ABSTRAK

Studi ini menginvestigasi dinamika kinerja keuangan empat bank besar di Indonesia (BBRI, BBNI, BBCA, BMRI) pada periode 2020–2024 menggunakan metode kualititatif deskriptif. Analisis dilakukan dengan mengevaluasi empat rasio utama: ROA, QR, DAR, dan NPL berdasarkan data sekunder laporan keuangan tahunan. Hasil analisis komparatif mengungkapkan perbedaan signifikan dalam kinerja masing-masing entitas. BBCA mendominasi indikator profitabilitas (ROA), likuiditas (QR), dan solvabilitas (DAR). BMRI juga menunjukkan kinerja likuiditas dan solvabilitas yang kompetitif. Di sisi lain, BBNI dan BBCA unggul dalam kualitas kredit (NPL) dengan tingkat yang rendah dan konsisten. Secara keseluruhan, temuan ini menegaskan heterogenitas kinerja keuangan antarbank besar di Indonesia selama periode penelitian.

Kata kunci: Kinerja Keuangan, Rasio Keuangan, ROA, QR, DAR, NPL, Perbankan.

FINANCIAL PERFORMANCE ANALYSIS OF BANKING ISSUERS (CASE STUDY ON THE INDONESIA STOCK EXCHANGE 2020-2024 PERIOD)

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ABSTRACT

This study investigates the financial performance dynamics of four major Indonesian banks (BBRI, BBNI, BBCA, and BMRI) during the 2020–2024 period using descriptive qualitative methods. The analysis was conducted by evaluating four key ratios: ROA, QR, DAR, and NPL based on secondary data from annual financial reports. The comparative analysis revealed significant differences in the performance of each entity. BBCA dominated the profitability (ROA), liquidity (QR), and solvency (DAR) indicators. BMRI also demonstrated competitive liquidity and solvency performance. On the other hand, BBNI and BBCA excelled in credit quality (NPL) with low and consistent levels. Overall, these findings confirm the heterogeneity in financial performance among major Indonesian banks during the study period.

***Keywords**: Financial Performance, Financial Ratios, ROA, QR, DAR, NPL, Banking.*