

ABSTRAK

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“Pengaruh *Operational Efficiency Ratio* (OER), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), dan *Female Director* Terhadap Kinerja Keuangan Serta Tinjauannya Dari Sudut Pandang Islam (Studi Kasus Pada Perusahaan Sub Sektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Periode 2019 – 2023)”

111 halaman + xi halaman, 18 tabel, 3 gambar, dan 8 lampiran

Uraian Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh *Operational Efficiency Ratio* (OER), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), dan *Female Director* terhadap Kinerja Keuangan Serta Tinjauannya Dari Sudut Pandang Islam Pada Perusahaan Sub Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2019 – 2023. Teknik metode yang digunakan pada penelitian ini adalah regresi data panel *Eviews 12* dengan sampel penelitian terdiri dari 23 perusahaan. Hasil menunjukkan bahwa *Operational Efficiency Ratio* (OER) berpengaruh negatif dan signifikan terhadap kinerja keuangan, *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap kinerja keuangan, *Loan To Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap kinerja keuangan, dan *Female Director* tidak berpengaruh terhadap kinerja keuangan. Secara simultan, variabel *Operational Efficiency Ratio* (OER), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), dan *Female Director* berpengaruh signifikan terhadap kinerja keuangan. Menurut perspektif Islam, variabel *Operational Efficiency Ratio* (OER), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), *Female Director*, dan kinerja keuangan telah memenuhi syariat Islam sebagaimana diuraikan dalam Al-Qur'an dan Hadist.

Kata Kunci: *Operational Efficiency Ratio* (OER), *Capital Adequacy Ratio* (CAR), *Loan To Deposit Ratio* (LDR), *Female Director*, dan Kinerja Keuangan.

ABSTRACT

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“The Influence of Operational Efficiency Ratio (OER), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), and Female Director on Financial Performance and Its Review from an Islamic Perspective (Case Study of Conventional Banking Sub-Sector Companies Listed on the Indonesia Stock Exchange for the Period 2019 – 2023)”

111 pages + xi pages, 18 tables, 3 pictures, 8 attachments

Abstract Description

This study aims to determine the effect of Operational Efficiency Ratio (OER), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), and Female Director on Financial Performance and Its Review from an Islamic Perspective in Banking Sub-Sector Companies Listed on the Indonesia Stock Exchange for the Period 2019 - 2023. The method technique used in this study is Eviews 12 panel data regression with a research sample consisting of 23 companies. The results show that Operational Efficiency Ratio (OER) has a negative and significant effect on financial performance, Capital Adequacy Ratio (CAR) has no effect on financial performance, Loan To Deposit Ratio (LDR) has a positive and significant effect on financial performance, and Female Director has no effect on financial performance. Simultaneously, the variables Operational Efficiency Ratio (OER), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), and Female Director have a significant effect on financial performance. According to the Islamic perspective, the variables Operational Efficiency Ratio (OER), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Female Director, and financial performance have fulfilled Islamic law as described in the Al-Quran and Hadits.

Keywords: Operational Efficiency Ratio (OER), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Female Director, and Financial Performance