

ABSTRAK

Penelitian ini membahas kinerja keuangan PT. Bank Muamalat Tbk. dilihat dari Rasio Likuiditas, Rasio Solvabilitas, Rasio Profitabilitas, Rasio Aktivitas selama 6 periode dari tahun 2016 – 2021. Tujuan dari penelitian ini yaitu untuk mengetahui kinerja keuangan PT. Bank Muamalat Tbk. Pada periode 2016 – 2021 dilihat dari analisis rasio likuiditas, rasio solvabilitas, rasio profitabilitas, rasio aktivitas Pada periode 2016 – 2021.

Jenis penelitian yang digunakan yaitu kuantitatif deskriptif, yang menggunakan teknik analisis data menggunakan rasio likuiditas, rasio solvabilitas, rasio profitabilitas, rasio aktivitas dan juga menggunakan uji statistik deskriptif. Data yang digunakan yaitu berupa laporan keuangan PT. Bank Muamalat Tbk. tahun 2016 – 2021.

Hasil penelitian kinerja keuangan PT. Bank Muamalat Tbk. periode tahun 2016 – 2021 berdasarkan rasio likuiditas dari *Quick Ratio* dalam posisi sangat baik, berdasarkan *Banking Ratio* dikategorikan sangat baik, kemudian *Aset To Loan Ratio* dalam kategori sangat baik. Jika dilihat dari rasio solvabilitas berdasarkan *Primary Ratio* dalam kategori kurang baik, berdasarkan *CAR* dalam kategori sangat baik. berdasarkan rasio profitabilitas ROA PT. Bank Muamalat Tbk. dalam posisi cukup baik, sedangkan ROE dalam kondisi kurang baik. Jika dilihat dari rasio aktivitas berdasarkan *Receivable Turn Over* dalam posisi kurang baik. Dari *Fixed Asset Turn Over* dalam kategori baik, sedangkan *Total Asset Turn Over* PT. Bank Muamalat Tbk. dikategorikan baik.

Kata kunci : Kinerja Keuangan, Rasio Keuangan, PT. Bank Muamalat. Tbk.

ABSTRACT

This study discusses the financial performance of PT. Bank Muamalat Tbk. seen from the Liquidity Ratio, Solvency Ratio, Profitability Ratio, Activity Ratio for 6 periods from 2016 - 2021. The purpose of this study is to determine the financial performance of PT. Bank Muamalat Tbk. In the 2016 – 2021 period seen from the analysis of the liquidity ratio, solvency ratio, profitability ratio, activity ratio In the 2016 – 2021 period.

The type of research used is descriptive quantitative, which uses data analysis techniques using liquidity ratios, solvency ratios, profitability ratios, activity ratios and also using descriptive statistical tests. The data used is in the form of financial statements of PT. Bank Muamalat Tbk. 2016 – 2021.

The results of the research on the financial performance of PT. Bank Muamalat Tbk. the period 2016 – 2021 based on the liquidity ratio from the Quick Ratio in a very good position, based on the Banking Ratio it is categorized as very good, then the Asset To Loan Ratio is in the very good category. If viewed from the solvency ratio based on the Primary Ratio in the not so good category, based on the CAR in the very good category. based on the ROA profitability ratio of PT. Bank Muamalat Tbk. in a fairly good position, while ROE is in a not so good condition. When viewed from the activity ratio based on Receivable Turn Over, it is in not so good position. From the Fixed Asset Turn Over in the good category, while the Total Asset Turn Over PT. Bank Muamalat Tbk. categorized as good.

Keywords: *Financial Performance, Financial Ratios, PT. Bank Muamalat Tbk.*