

ABSTRAK

Dilla Putri Wiyana. 2024. Pengaruh Risiko Kredit, Risiko Likuiditas, dan Risiko Operasional Terhadap Nilai Perusahaan Pada Perusahaan Perbankan Yang Terdaftar di BEI Tahun 2015-2022. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., CA., CPA., CRMP Pembimbing (II) Dra. Juli Murwani, M.Si.

Latar belakang pada penelitian membahas mengenai penurunan nilai perusahaan yang terjadi pada perusahaan perbankan di BEI tahun 2015 hingga 2022. Nilai perusahaan merupakan sebuah pandangan investor terhadap sejauh mana keberhasilan perusahaan tersebut. Dilaksanakannya penelitian ini guna mengetahui pengaruh risiko kredit dihitung dengan NPL, risiko likuiditas dihitung dengan LDR, dan risiko operasional diukur dengan BOPO terhadap nilai perusahaan yang dihitung dengan *Tobin's Q* terhadap nilai perusahaan. Metode penelitian yakni penelitian kuantitatif yang mana teknik pengumpulan data berjenis sekunder laporan tahunan perusahaan didapatkan dari situs BEI dan website perusahaan. Populasi dari penelitian yakni perusahaan perbankan yang sudah tercatat di BEI tahun 2015 hingga 2022 dengan jumlah 47 perusahaan. Metode *purposive sampling* dipergunakan dalam teknik pengambilan sampel sehingga didapat 37 perusahaan. Penelitian ini menerapkan teknik analisis regresi linier berganda serta alat analisis SPSS 25. Hasil dari penelitian menyatakan risiko kredit tidak memberi pengaruh pada nilai perusahaan, risiko likuiditas berpengaruh negatif terhadap nilai perusahaan, risiko operasional berpengaruh negatif terhadap nilai perusahaan.

Kata kunci: Risiko kredit, Risiko Likuiditas, Risiko Operasional, Nilai Perusahaan

ABSTRACT

Dilla Putri Wiyana. 2024. *The Effect of Credit Risk, Liquidity Risk, and Operational Risk towards Company Value in Banking Companies Listed on the IDX in the 2015-2022 Period*. Thesis. Accounting Study Program, Faculty of Economics and Business, University of PGRI Madiun. Advisor (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak., CA., CPA., CRMP Co-Advisor (II) Dra M.Si.

The background of the study discusses the decline in company value which occurred in banking companies on the IDX in the 2015 to 2022 period. Company value is an investor's view of the extent of the company's success. The study was conducted to determine the effect of credit risk calculated by NPL, liquidity risk calculated by LDR, and operational risk measured by BOPO towards company's value calculated by Tobin's Q on company value. The research method was quantitative in which the secondary data collection technique in the company's annual report obtained from the IDX website and the company's website. The population of the study was banking companies that have been listed on the IDX in 2015 to 2022 with a total of 47 companies. The purposive sampling method was used in the sampling technique, so 37 companies were obtained. This study applied multiple linear regression analysis techniques and SPSS 25 analysis tools. The results of the study state that credit risk does not effect the value of the company, liquidity risk has a negative effect towards the value of company, and operational risk has a negative effect towards the value of company.

Keywords: *Credit Risk, Liquidity Risk, Operational Risk, Company Value*