

## ABSTRAK

Yiska Alfina Permatasari. 2024. Pengaruh *Risk Management* dan Efisiensi Biaya Terhadap *Financial Performance* dengan *Self Assesment* Sebagai Variabel Moderating Pada Bank Digital di Indonesia. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anny Widiastara, S.E., M.Si., CSRS., Pembimbing (II) M. Agus Sudrajat, S.E., M.Si., CSRS.

Tujuan penelitian untuk menganalisis pengaruh *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan BOPO terhadap *Financial Performance*, serta pengaruh *self assessment* dalam memoderasi *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan BOPO terhadap *Financial Performance*. Pemilihan sampel menggunakan metode *purposive sampling* dan objek observasi penelitian ini adalah sebanyak 32 data bank digital. Teknik pengumpulan data dilakukan dengan mendownload annual report dan laporan keuangan bank digital periode tahun 2018 sampai dengan 2023. Metode penelitian yang digunakan yaitu pendekatan kuantitatif dengan menggunakan analisis regresi linier berganda. Hasil penelitian ini adalah *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Financial Performance*, sementara BOPO berpengaruh terhadap *Financial Performance*, *self assessment* tidak mampu memoderasi *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan BOPO terhadap *Financial Performance*.

**Kata Kunci:** *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), BOPO, *Self Assessment*, *Financial Performance*.

## **ABSTRACT**

*Yiska Alfina Permatasari. 2024. The Effect of Risk Management and Cost Efficiency towards Financial Performance with Self Assessment as a Moderating Variable in Digital Banks in Indonesia. Thesis. Accounting Study Program, Faculty of Economics and Business, Universitas PGRI Madiun. Supervisor (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS, Supervisor (II) M. Agus Sudrajat, S.E., M.Si., CSRS.*

*The objective of this study was to analyze the effect of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and BOPO towards Financial Performance, as well as the effect of self assessment in moderating Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and BOPO towards Financial Performance. The sample selection used the purposive sampling method and the object of observation of this study was 32 digital bank data. The data collection technique was carried out by downloading the annual report and financial report of digital banks for the period 2018 to 2023. The research method used is a quantitative approach using multiple linear regression analysis. The results of this study are : Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have no effect toward Financial Performance, while BOPO has an effects toward Financial Performance, Self Assessment is unable to moderate Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and BOPO toward Financial Performance.*

**Keywords:** *Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), BOPO, Self Assessment, Financial Performance.*