

**PENGARUH *WORKING CAPITAL MANAGEMENT (WCM)* DAN  
*CREDIT MANAGEMENT POLICY (CMP)* PADA *FINANCIAL  
PERFORMANCE* PERUSAHAAN PERBANKAN YANG TERDAFTAR  
DI BURSA EFEK INDONESIA TAHUN 2019 – 2022**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui, menganalisis dan menguji pengaruh *Working Capital Management (WCM)* dan *Credit Management Policy (CMP)* yang diukur dengan *Bank's Size*, *Debt Ratio*, *Current Ratio* dan *Equity Ratio to Risky Assets*, *Rate Of A Bank's Ability to Return Deposits*, *Average Collection Period* pada *Financial Performance* yang diukur dengan *Return on Assets*. Teknik pengambilan sampel pada penelitian ini yaitu *purposive sampling*, dengan total sampel 34 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2019-2022. Metode yang digunakan adalah analisis regresi linear berganda menggunakan *software Stata SE 14* dan didapatkan hasil *Bank's Size*, *Debt Ratio*, *Current Ratio*, dan *Equity Ratio to Risky Assets* tidak berpengaruh terhadap *financial performance*. Sedangkan *Rate Of A Bank's Ability to Return Deposits* berpengaruh positif terhadap *financial performance* dan *Average Collection Period* berpengaruh negatif terhadap *financial performance*.

**Kata Kunci :** *Working Capital Management (WCM)*, *Credit Management Policy (CMP)*, *Kinerja Keuangan*.

***THE EFFECT OF WORKING CAPITAL MANAGEMENT AND CREDIT  
MANAGEMENT POLICY ON FINANCIAL PERFORMANCE OF  
BANKING COMPANIES LISTED ON THE INDONESIAN STOCK  
EXCHANGE IN 2019 – 2022.***

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***ABSTRACT***

*This study aims to determine, analyze and test the influence of Working Capital Management (WCM) and Credit Management Policy (CMP) as measured by Bank's Size, Debt Ratio, Current Ratio and Equity Ratio to Risky Assets, Rate of a Bank's Ability to Return Deposits, Average Collection Period in Financial Performance as measured by Return on Assets. The sampling technique in this study is purposive sampling, with a sample of 34 banking companies that listed on the Indonesia Stock Exchange for the 2019-2022 period. The method used is multiple linear regression analysis using Stata SE 14 software and the results obtained are that Bank's Size, Debt Ratio, Current Ratio, and Equity Ratio to Risky Assets have no significant effect on financial performance. Otherwise, the Rate Of A Bank's Ability to Return Deposits has a positive effect on financial performance and the Average Collection Period has a negative effect on financial performance.*

***Keywords :*** Working Capital Management (WCM), Credit Management Policy (CMP), Financial Performance.