ABSTRAK

Penelitian ini bertujuan untuk mengetahui analisis kinerja keuangan terhadap kemampuan perusahan dalam memenuhi kewajibannya. Penelitian ini dilakukan dengan menggunakan metode deskriptif yang bersifat kuantitatif. Sampel yang digunakan dalam penelitian ini adalah 10 perusahaan asuransi yang terdaftar di Bursa Efek Indonesia periode 2016-2018. Penelitian ini menggunakan alat uji regresi linier berganda dengan *software SPSS* 16.0. setelah dilakukan pengujian hipotesis yang telah diajukan, maka diperoleh nilai signifikansi variabel likuiditas (*current ratio, cash ratio,* dan *working capital to total asset ratio*) dan nilai solvabilitas (*total debt to equity ratio* dan *total debt to total asset ratio*) sebesar 0,01<0,05 yang artinya variabel-variabel bebas dalam penelitian ini secara simultan berpengaruh signifikan terhadap kemampuan memenuhi kewajiban. Nilai signifikansi *current ratio* sebesar 0,170>0,05, yang artinya *current ratio* berpengaruh secara parsial terhadap kemampuan memenuhi kewajiban tetapi tidak signifikan. Nilai signifikansi *cash ratio* sebesar 0,153>0,05, artinya *cash ratio* berpengaruh secara parsial terhadap kemampuan memenuhi kewajiban tetapi tidak signifikan. Nilai signifikansi *working capital to total asset ratio* sebesar 0,394>0,05, artinya *working capital to total asset ratio* berpengaruh secara parsial terhadap kemampuan memenuhi kewajiban tetapi tidak signifikan. Nilai signifikansi *total debt to equity ratio* sebesar 0,000<0,05, artinya *total debt to equity ratio* berpengaruh signifikan secara parsial terhadap kemampuan memenuhi kewajiban. Dan nilai signifikansi *total debt to total asset ratio* sebesar 0,677>0,05, artinya *total debt to total asset ratio* berpengaruh secara parsial terhadap kemampuan memenuhi kewajiban tetapi tidak signifikan.

Kata Kunci : Likuiditas, Solvabilitas, *Current Ratio, Cash Ratio, Working Capital To Total Asset Ratio, Total Debt To Equity Ratio, Total Debt To Total Asset Ratio*, Kemampuan Memenuhi Kewajiban.

ABSTRACT

This study aims to determine the analysis of financial performance of the company's ability to meet its obligations. This research was conducted using descriptive quantitative methods. The sample used in this study was 10 insurance companies listed on the Indonesia Stock Exchange in the 2016-2018 period. This study uses a multiple linear regression test with SPSS 16.0 software. after testing the hypothesis that has been proposed, the significance value of the liquidity variable (current ratio, cash ratio, and working capital to total asset ratio) and solvency value (total debt to equity ratio and total debt to total asset ratio) is 0.01 <0.05 which means that the independent variables in this study simultaneously have a significant effect on the ability to meet obligations. The significance value of the current ratio is 0.170> 0.05, which means the current ratio has a partial effect on the ability to meet obligations but is not significant. Significant value of the cash ratio of 0.153> 0.05, meaning that the cash ratio has a partial effect on the ability to meet obligations but is not significant. The significance value of working capital to total asset ratio is 0.394> 0.05, meaning that the working capital to total asset ratio has a partial effect on the ability to meet obligations but is not significant. Significant value of the total debt to equity ratio of 0,000 <0.05, meaning that the total debt to equity ratio has a partially significant effect on the ability to meet obligations. And the significance value of the total debt to total asset ratio is 0.677> 0.05, meaning that the total debt to total asset ratio has a partial effect on the ability to meet obligations but is not significant.

Keywords*: Liquidity, Solvency, Current Ratio, Cash Ratio, Working Capital To Total Asset Ratio, Total Debt To Equity Ratio, Total Debt To Total Asset Ratio, Ability To Meet Obligations.*