

## ABSTRACT

*Financial report data can be used to determine various ratios related to company performance. The most commonly used financial ratio to measure a company's financial performance is the profitability ratio. Profitability is the ability of a company to earn profits in relation to sales, total assets and own capital.*

*This research was conducted with the aim of examining the effect of working capital, cash turnover, and accounts receivable turnover on profitability. Financial institutions listed on the Indonesia Stock Exchange in 2013-2017 were projected with return on assets (ROA).*

*The population used in this study is the financing institution listed on the Indonesia Stock Exchange in 2013-2017. The technique used to determine the sample in this study was purposive sampling and obtained 14 companies. The method of data analysis in this study is panel data regression analysis using Eviews version 9 software.*

*The results showed that working capital, cash turnover, and accounts receivable turnover have a simultaneous significant influence of 18.5% on profitability of financial institutions listed on the Indonesia Stock Exchange in 2013-2017. The influence of the independent variable partially on the working capital projected by ROA has a significantly positive effect, while cash turnover and receivable turnover have no effect on profitability. Financial institutions listed on the Indonesia Stock Exchange in 2013-2017 are projected with return on assets (ROA).*

**Keywords:** *Profitability, Financing Institutions, Working Capital, Cash Turnover, Accounts Receivable Turnover.*