

ABSTRAK

**ANALISIS PENGARUH CAMEL
TERHADAP KINERJA BANK UMUM DI INDONESIA
Studi Empiris pada Bank-Bank Umum yang terdaftar
di Bursa Efek Indonesia tahun 2008-2010**

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Penelitian ini bertujuan untuk mengetahui pengaruh tingkat kesehatan bank, dalam hal ini berupa *Capital Adequacy Ratio*, Kualitas Aktiva Produktif, *Return On Asset*, Beban Operasional dibanding Pendapatan Operasional, *Loan to Deposit Ratio* terhadap perubahan harga saham perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2008 sampai dengan 2010.

Jenis penelitian ini adalah studi empiris. Data diperoleh dengan mengumpulkan laporan triwulan bank umum yang dipublikasikan di Bursa Efek Indonesia (BEI) dan Bank Indonesia (BI). Teknik analisa data yang digunakan adalah regresi linier berganda.

Berdasarkan hasil penelitian diketahui bahwa *Return On Asset* berpengaruh positif signifikan terhadap perubahan harga saham bank umum yang terdaftar di Bursa Efek Indonesia. Sedangkan untuk *Capital Adequacy Ratio*, Kualitas Aktiva Produktif, *Net Profit Margin*, Beban Operasional terhadap Pendapatan Operasional dan *Loan to Deposit Ratio* tidak berpengaruh positif signifikan terhadap perubahan harga saham bank umum yang terdaftar di Bursa Efek Indonesia. Hal ini menunjukkan bahwa *Return On Asset* dapat digunakan sebagai indikator yang berpengaruh besar terhadap penentuan besarnya perubahan harga saham.

ABSTRACT

AN ANALYSIS OF THE INFLUENCE OF CAMEL TO THE PERFORMANCE COMMERCIAL OF BANKS IN INDONESIA

An Empirical Study on banks listed
in Indonesia Stock Exchange 2008-2010

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This study aimed to determine the effect of bank's health level, in level this case in the form of Capital Adequacy Ratio, Asset Quality, Return On Assets, operating expenses compared to operating income, Loan to Deposit Ratio, to the stock price changes of banking companies listed in Indonesia Stock Exchange (IDX) in 2008 until 2010.

The type of research was empirical study. The data were obtained by collecting the quarterly report of commercial banks published in the Indonesia Stock Exchange (IDX) and Bank Indonesia (BI). The data analysis technique used was multiple linear regression.

Based on research results it was known, that return on assets had significant positive effect on stock price changes of commercial bank listed in the Indonesia Stock Exchange. While Capital Adequacy Ratio, Asset Quality, operating expenses compared to operating income, Loan to Deposit Ratio had no significant positive effect on stock price changes of commercial banks listed in the Indonesia Stock Exchange. This showed that return on assets could be used as an indicators which had great impact on the determination of the amount of stock price changes.