

ABSTRAK

**ANALISIS PENGARUH *NON PERFORMING LOAN*, *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO* DAN *NET INTEREST MARGIN*
TERHADAP PROFITABILITAS PERBANKAN
(Studi Empiris di Industri Perbankan yang terdaftar di BEI periode tahun 2007-2011)**

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2013

Tujuan penelitian ini untuk mengetahui apakah *Non Performing Loan* (NPL) berpengaruh signifikan negatif terhadap profitabilitas (ROA) perbankan dan mengetahui apakah *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR) dan *Net Interest Margin* (NIM) berpengaruh signifikan positif terhadap profitabilitas (ROA) perbankan. Latar belakang penelitian ini adalah terjadinya ketidakkonsistenan pengaruh variabel NPL, CAR, LDR dan NIM terhadap ROA yang terjadi pada penelitian terdahulu.

Jenis penelitian adalah studi empiris. Pengambilan sampel menggunakan metode *purposive sampling*, dengan jumlah sampel 22 bank yang *listing* di BEI periode 2007-2011. Teknik analisis data menggunakan analisis regresi data panel dan uji hipotesis menggunakan t-statistik untuk menguji koefisien regresi parsial serta F-statistik untuk menguji keberartian pengaruh secara bersama-sama dengan tingkat signifikansi 5%.

Hasil penelitian menunjukkan bahwa secara parsial *Non Performing Loan* (NPL) tidak berpengaruh signifikan negatif terhadap profitabilitas (ROA) bank *go public* sedangkan *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR) dan *Net Interest Margin* (NIM) berpengaruh signifikan positif. Sementara secara simultan, variabel NPL, CAR, LDR, NIM secara bersama-sama mempunyai pengaruh signifikan terhadap ROA pada bank *go public*. Nilai *adjusted R²* dalam model regresi diperoleh sebesar 0,690 menunjukkan bahwa besar pengaruh variabel independen NPL, CAR, LDR dan NIM terhadap variabel dependen ROA sebesar 69% sedangkan sisanya sebesar 31% dipengaruhi oleh faktor lain.

ABSTRACT

**ANALYSIS OF EFFECT OF NON-PERFORMING LOAN, CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO AND NET INTEREST MARGIN ON THE PROFITABILITY OF BANKING
(Empirical Studies on Banking Industry listed on the Stock Exchange in the period 2007-2011)**

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The purpose of this study is to determine whether the non-performing loans (NPL) have a significant negative effect on profitability (ROA) and whether Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Net Interest Margin (NIM) have a significant positive effect on profitability (ROA) banking. The background of this research is the inconsistencies of the effect of variable NPL, CAR, LDR and NIM on profitability (ROA) banking held by previous research.

This type of this research is an empirical study. Sampling was purposive sampling method, the number of samples 22 banks in IDX period 2007-2011. Data analysis techniques using panel data regression analysis and hypothesis testing using t-statistics for testing the partial regression coefficients and F-statistics to test the significance effect together with a significance level of 5%.

The results showed that the partial non-performing loans (NPL) had no significant negative effect on profitability (ROA) while Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Net Interest Margin (NIM) had a significantly positive effect on profitability (ROA). Simultaneously, the variables NPL, CAR, LDR, NIM have a significant effect on ROA. Adjusted R^2 value of the regression model is 0.690 indicates that ROA is 69% influenced by NPL, CAR, LDR and NIM while the remaining 31% is influenced by other factors.