

Pengaruh Kinerja Keuangan terhadap Profitabilitas Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI) (Periode 2012-2015)

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kinerja keuangan terhadap profitabilitas perbankan. Kinerja keuangan meliputi CAR (Capital Adequacy Ratio), NIM (Net Interest Margin), BOPO (Biaya Operasional/Pendapatan Operasional), LDR (Loan to Deposit Ratio), NPL (Non Performing Loan). Populasi pada obyek penelitian ini adalah seluruh bank umum di Indonesia yang terdiri dari bank go public yang terdaftar di Bursa Efek Indonesia pada tahun 2012-2015. Sedangkan jumlah sampel yang digunakan sebanyak 20 Bank. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah metode purposive sampling. Penelitian ini menggunakan metode analisis regresi linear berganda dengan alat uji hipotesis yaitu uji F dan uji t. Melalui hasil uji hipotesis secara parsial (uji t) pada bank umum go public menunjukkan bahwa variabel NIM dan NPL berpengaruh terhadap Profitabilitas perbankan. Sedangkan CAR, BOPO, LDR tidak berpengaruh terhadap Profitabilitas perbankan. Nilai adjusted R^2 dalam model regresi bank go public diperoleh sebesar 0,412. Hal ini menunjukkan bahwa besar pengaruh variabel independen CAR, NIM, BOPO, LDR, dan NPL terhadap variabel dependen Profitabilitas sebesar 41,2%, sedangkan sisanya sebesar 58,8 % dijelaskan oleh faktor lain.

Kata Kunci : CAR, NIM, BOPO, LDR, NPL, PROFITABILITAS

The Effect of Financial Performance on Banking Profitability Listed in (IDX) (Over the Period 2012-2015)

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ABSTRACT

This study aimed to analyze the influence of financial performance on the profitability of Banks. Financial performance namely CAR (capital adequacy ratio), NIM (net interest margin), BOPO (operational/operating income) , LDR (loan to deposit ratio), NPL (non performing loan). The population in this study was of all public banks in Indonesia, which consists of banks go public listed in Indonesia Stock Exchange (IDX) in 2012-2015. While the number of samples used were 20 banks. The sampling method were taken by purposive sampling. This research used multiple linear analysis method with the hypothesis testing, namely F and t test. Through a partial hypothesis testing (t test) on public banks indicates that the variable NIM and NPL have a significant effect on profitability. While the variable CAR, BOPO, LDR have no significant effect on banks profitability. The value of adjusted-R square in regression models of go public banks obtained at 0,412. It shows that the influence of independent variabel, namely CAR, NIM, BOPO, LDR, and NPL on dependent variable namely Profitability is 41,2%, while the remaining of 58,8% explained by other factors.

Keyword : CAR, NIM, BOPO, LDR, NPL, PROFITABILITY