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ELECTRONIC THESIS AND DISSERTATION UNSYIAH

TITLE

PENGARUH CAPITAL ADEQUACY RATIO, NET INTEREST MARGIN, LOAN TO DEPOSIT RATIO DAN NON PERFORMING LOAN TERHADAP PROFITABILITAS (STUDI PADA BANK UMUM NON DEvisa DI INDONESIA PERIODE 2014-2016)

ABSTRACT

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Oleh : Agus Saputra
NPM : 1109200070035

Pembimbing : 1. Dr. Muhammad Arfan, S.E., M.Si., Ak, C.A.
2. Dr. Mulia Saputra, S.E., M.Si., Ak.

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh antara variabel Capital Adequacy Ratio (CAR), Net Interest Margin, Loan to Deposit Ratio dan Non Performing Loan terhadap Profitabilitas pada Bank Umum Non Devisa di Indonesia. Penelitian ini menggunakan data empiris dari direktori Kantor Otorita Jasa Keuangan melalui teknik purposive sampling. Ada 17 Bank yang diamati selama 3 tahun secara kuartal mulai tahun 2014 sampai tahun 2016. Peralatan analisis yang digunakan adalah Analisis Regresi Linear Berganda. Hasil penelitian menunjukkan bahwa Capital Adequacy Ratio (CAR) tidak berpengaruh signifikan terhadap profitabilitas Bank Umum Non Devisa. Variable Net Interest Margin (NIM) memiliki pengaruh positif dan signifikan terhadap profitabilitas Bank Umum Non Devisa. Variable Loan to Deposit Ratio (LDR) tidak memiliki pengaruh signifikan terhadap profitabilitas Bank Umum Non Devisa. Variabel Non Performing Loan (NPL) tidak memiliki pengaruh signifikan terhadap profitabilitas Bank Umum Non Devisa. Penelitian ini memiliki implikasi pada dunia perbankan yaitu meskipun perbankan menerapkan rasio keuangan untuk mengukur kesehatan bank melalui profitabilitas, akan tetapi perbankan juga seharusnya memperhatikan faktor eksternal dalam mengukur kesehatan bank. keterbatasan penelitian adalah bahwa data yang diteliti hanya terdiri dari satu jenis bank umum yaitu bank non devisa di Indonesia, tidak semua bank memenuhi criteria seperti yang diharapkan oleh peneliti.

Kata Kunci: Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Profitabilitas

THE INFLUENCE CAPITAL ADEQUACY RATIO,
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NON PERFORMING LOAN TOWARD PROFITABILITY NON-FOREIGN EXCHANGE COMMERCIAL BANK IN INDONESIA PERIOD 2014-2016

By : Agus Saputra
NPM : 1109200070035

Supervisor : 1. Dr. Muhammad Arfan, S.E., M.Si., Ak, C.A.
2. Dr. Mulia Saputra, S.E., M.Si., Ak.

ABSTRACT

This study examines the influence Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Non Performing Loan (NPL) toward Profitability for Non-Foreign Exchange Commercial Bank in Indonesia. This study uses empirical data on the directory of Financial Services Authority (Otorita Jasa Keuangan) through non probability sampling that met criteria of the research. There are 17 Banks observed for 3 years quarterly starting from 2014 until 2016. The analytical method using Multiple Linear Regression. The results show that Capital Adequacy Ratio (CAR) has insignificant effect on profitability. Variable Net Interest Margin (NIM) has a positive and significant influence toward profitability. Variable Loan to Deposit Ratio (LDR) has insignificant effect toward profitability, Non Performing Loan (NPL) has insignificant effect toward profitability. This study has implication for the banking sector, although banks applied financial ratios to measure bank health, but banks should also pay attention for external factors to measure bank health. The limitation of this research is that the data only consist of one type of commercial bank that is non-foreign exchange bank in Indonesia, not all banks met the criteria as expected by the researcher.

Keywords: Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Profitability.