

ABSTRAK

Oktavian Ningrum. 709520014. “Pengaruh Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan Terhadap Modal Perbankan Di BEI Tahun 2009 – 2011”.

Rumusan masalah dalam penelitian ini adalah untuk melihat pengaruh dari *Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan* terhadap modal perbankan yang terdaftar di Bursa Efek Indonesia dari tahun 2009 sampai tahun 2011. Variabel yang digunakan dalam penelitian ini adalah *Capital Adequacy Capital, Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan*.

Tujuan penelitian ini adalah untuk menganalisis pengaruh variabel *Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan* terhadap variabel CAR. Jenis data yang digunakan adalah data sekunder yang diperoleh dari website www.idx.co.id. Populasi dalam penelitian ini adalah 32 perusahaan dan sampel yang digunakan dalam penelitian ini adalah 20 perusahaan perbankan, yang diambil melalui metode *purposive sampling*. Teknik analisis yang digunakan adalah regresi linear berganda. Pengujian penyimpangan asumsi klasik dilakukan untuk memastikan bahwa hasil analisis regresi layak diinterpretasi.

Hasil uji secara simultan menunjukkan terdapat pengaruh *Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan* terhadap *Capital Adequacy Capital* sebesar 8,2 %. Dan dilihat secara parsial (uji T) variabel *Return On Assets* tidak berpengaruh terhadap *Capital Adequacy Capital* dengan signifikansi $0,194 > 0,05$, , *Net Profit Margin* tidak berpengaruh terhadap *Capital Adequacy Capital* dengan signifikansi $0,454 > 0,05$, *Loan to Deposit Ratio* berpengaruh terhadap *Capital Adequacy Capital* dengan signifikansi $0,036 < 0,05$, dan *Non Performing Loan* tidak berpengaruh terhadap *Capital Adequacy Capital* dengan signifikansi $0,077 > 0,05$.

Kesimpulan dari penelitian ini menunjukkan bahwa *Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan* secara simultan tidak berpengaruh terhadap *Capital Adequacy Capital*.

Kata kunci: *Capital Adequacy Capital, Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan*

ABSTRACT

Oktavian Ningrum. 709520014. "The Effect of Return On Assets, Net Profit Margin, Loan to Deposit Ratio, and Non Performing Loan on Capital of Bank In The IDX Year 2009 - 2011".

Formulation of the problem in this research is to look at the effect of Return On Assets, Net Profit Margin, Loan to Deposit Ratio, and Non Performing Loan on Capital of bank listed on the Indonesia Stock Exchange from 2009 to 2011. The variables used in this study is the Capital Adequacy Capital, Return On Assets, Net Profit Margin, Loan to Deposit Ratio, and Non Performing Loan.

The objective of the research is to analyze the influence of Return On Assets, Net Profit Margin, Loan to Deposit Ratio, and Non Performing Loan to CAR variable. The used type of data is secondary data coming from website devenden www.idx.co.id. The population was 32 company and the used samples in the research are 20 banking companies, which are taken with purposive sampling method. The used technical analysis is duplicates linear regression. Testing the classic deviate assumption is conducted to ensure that the result of regressive analysis is worthy interpreted.

The test results showed that there were simultaneous Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan on Capital Adequacy Capital by 8.2%. Partially (T test) variable Return On Assets haven't effect on Capital Adequacy Capital with significance $0,194 > 0,05$, Net Profit Margin haven't effect on Capital Adequacy Capital with significance $0,454 > 0,05$, Loan to Deposit Ratio have effect on Capital Adequacy Capital with significance $0,036 < 0,05$, and Non Performing Loan haven't effect on Capital Adequacy Capital with significance $0,077 > 0,05$.

The conclusion of this study showed that Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan simultaneously effect on Capital Adequacy Capital.

Keywords: Capital Adequacy Capital, Return On Assets, Net Profit Margin, Loan to Deposit Ratio, dan Non Performing Loan