

ABSTRAK

Alfara Huda, NIM 7113210002. “ Pengaruh *Non Performing Loan*, *Loan to Deposit Ratio* dan *Current Ratio* Terhadap *Financial Distress* Perbankan yang *Go Public* di BEI periode 2010 – 2013”.

Financial Distress telah terjadi pada perbankan yang *Go Public* di BEI. Hal ini berdasarkan data hasil laporan keuangan perbankan pada tahun 2010-2013, Kerenannya penelitian ini dilakukan untuk melihat beberapa faktor yang diduga berpengaruh terhadap *Financial Distress* diantaranya *Capital Adequacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio* dan *Current Rasio*.

Tujuan dari penelitian ini untuk mengetahui pengaruh *Non Performing Loan* Terhadap *Financial Distress*, pengaruh *Loan to Deposit Ratio* Terhadap *Financial Distress*, Pengaruh *Current Rasio* Terhadap *Financial Distress* ,Pengaruh *Non Performing Loan* Terhadap *Loan to Deposit Ratio* dan Pengaruh *Non Performing Loan* Terhadap *Current Rasio* pada perbankan yang *Go Public* di BEI periode 2010-2013.

Data dalam penelitian ini adalah data *Capital Adequacy Ratio* *Non Performing Loan*, *Loan to Deposit Ratio* dan *Current Rasio*. Populasi yang digunakan dalam penelitian ini adalah perbankan yang *Go Public* di BEI yang berjumlah 39 bank.,berdsarkan teknik *purposive sampling* sebanyak 27 bank yang digunakan sebagai sampel penelitian. Teknik pengumpulan data yang di gunakan laporan keuangan perusahaan perbankan di Bursa Efek Indonesia untuk data tahun 2010-2013 yang ada di situs www.idx.co.id dan www.bi.go.id. Teknik analisis yang digunakan dalam penelitian ini adalah analisis jalur dengan hasil persamaan $X_2 = 0,172 X_1 + 0,02 \epsilon_1$; $X_3 = - 0,228 X_1 + 0,04 \epsilon_2$ dan $X_4 = -0.120 X_1 + 0.031 X_2 + 0,313 X_3 + 0,05 \epsilon_3$. Uji hipotesis menunjukkan hasil koefisien jalur *Non Performing Loan* terhadap *Financial Distress* sebesar -0.120 pada taraf signifikan 0,003 , pengaruh *Loan to Deposit Ratio* terhadap *Financial Distress* sebesar 0.031 pada taraf signifikan 0,000, *Current Rasio* terhadap *Financial Distress* sebesar 0.313 pada taraf signifikan 0,001, pengaruh *Non Performing Loan* terhadap *Loan to Deposit Ratio* sebesar 0.172 pada taraf signifikan 0,043, pengaruh *Non Performing Loan* terhadap *Current Rasio* sebesar -0,228 pada taraf signifikan 0,001

Hasil Hipotesis menunjukkan bahwa tidak terdapat pengaruh *Non Performing Loan* terhadap *Financial Distress*, terdapat pengaruh *Loan to Deposit Ratio* terhadap *Financial Distress*, terdapat pengaruh *Current Ratio* terhadap *Financial Distres*, terdapat pengaruh *Non Performing Loan* terhadap *Loan to Deposit Ratio*, tidak terdapat pengaruh *Non Performing Loan* terhadap *Current Ratio*

Kata Kunci : *Financial Distress*, *Non Performing Loan* , *Loan to Deposit Ratio*, dan *Current Ratio*

ABSTRACT

of Alfara Huda, NIM 7113210002 " Influence of is Non Performing Loan, Loan To Deposit Ratio and of Current Ratio To Financial Distress Banking which is Go Public in BEI period 2010 - 2013". Financial Distress have happened at banking which is Go Public in BEI.

This Matter pursuant to data result of banking financial statement in the year 2010-2013, Him of this research was done to see some anticipated factors have an effect on to Financial Distress among others Capital Adequacy Ratio, Non Performing Loan, Loan To Deposit Ratio and of Current Ratio. Intention of this research to know influence of is Non Performing Loan To Financial Distress, influence of Loan Deposit Ratio to To Financial Distress, Influence Of Current Ratio To Financial Distress, Influence off[is Non Performing Loan To Loan Deposit Ratio to and Influence of is Non Performing Loan To Current Ratio at]banking which is Go Public in BEI period 2010-2013.

Data in this research is data of Capital Adequacy Ratio off[is Non Performing Loan, Loan To Deposit Ratio and of Current Ratio. Population which used in this research is to banking which was Go Public in BEI amounting to 39 banks., technique of purposive sampling counted 27 used as by banks is research sampel.

Technique data collecting which in using banking company's finance report in Effect Exchange Indonesia for the data of year 2010-2013 which in www.idx.co.id situs and of www.bi.go.id. Analysis technique which used in this research is path analysis with result equation $X_2 = 0,172 X_1 + 0,02 \varepsilon_1$; $X_3 = -0,228 X_1 + 0,04 \varepsilon_2$ dan $X_4 = -0,120 X_1 + 0,031 X_2 + 0,313 X_3 + 0,05 \varepsilon_3$. Hypothesis test of result of path coefficient of is Non Performing Loan to Financial Distress equal to - 0.120 at level isn't it 0,003 , influence of Loan Deposit Ratio to to Financial Distress equal to 0.03 at level isn't it 0,000, Current Ratio to Financial Distress equal to 0.313 at level isn't it 0,001, influence of is Non Performing Loan to Loan Deposit Ratio to equal to 0.172 at level isn't it 0,043, influence of is Non Performing Loan to Current Ratio equal to - 0,228 at level isn't it 0,001.

Result of Hypothesis indicate that do not there are influence off[is Non Performing Loan to Financial Distress, there are influence of Loan Deposit Ratio to to Financial Distress, there are influence of Current Ratio to Financial Distres, there are influence of is Non Performing Loan to Loan Deposit Ratio to, do not there are influence of is Non Performing Loan to Current Ratio

Keyword : Financial Distress, Non Performing Loan , Loan To Deposit Ratio, and Current Ratio.

