EFFECT OF EFFICIENCY, LIQUIDITY, ADEQUATECAPITAL, CREDIT RISK AND MARKET RISK ON THE PERFORMANCE OF BANK COMPANIES LISTED IN BEIYEAR 2013-2015

ABRINI TARIGAN
Accounting Student
Faculty of Economics
Universitas Negeri Medan

AZIZUL KHOLIS
Department of Accounting
Faculty of Economics
Universitas Negeri Medan
Email : azizulkholis@yahoo.com

THUY TA
Ho Chi Minh University
Vietnam

ABSTRACT

This study aims to investigate the influence of efficiency, liquidity, capital adequacy, Credit Risk and Market Risk to Bank Performance the banking company listed on the Stock Exchange Year 2013 to 2015. The population in this study are all banking companies listed on the Stock Exchange Year 2013 to 2015. Of the 43 listed companies, selected 27 companies sampled usingmethod. *purposivesampling*The data used in this research is secondary data, by downloading the financial statements of sites www.idx.co.id. Data analysis techniques used in this research is multiple regression analysis. Test this hypothesis using the t test and F test the hypothesis testing results obtained with a significance level of 5% indicates that the market risk variables affect positively on the performance of the Bank. This means that the rise in the market risk of the bank's performance increased or can be good. Efficiency and Credit Risk Bank negatively affect performance. This means efficiency and credit risk has decreased the performance of banks will be increased. Liquidity and capital adequacy does not affect the Bank's performance. The conclusion of this research that can improve the performance of Market Risk Bank. While efficiency and credit risk has a negative effect on the Bank's performance, when its value increases, performance decreases Bank.

Keywords: Efficiency, Liquidity, Capital Adequacy, Credit Risk.