

ABSTRAK

Rizqa Hasanah, NIM 7111620008. Analisis Pengaruh Dana Pihak Ketiga, Loan To Deposit Ratio, Net Interest Margin, Non Performing Loan, dan Operating Efficiency Ratio Terhadap Kinerja Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia. Skripsi. Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan, 2015.

Permasalahan perbankan di Indonesia antara lain disebabkan depresiasi rupiah, peningkatan suku bunga Sertifikat Bank Indonesia (SBI) sehingga menyebabkan meningkatnya kredit bermasalah. Lemahnya kondisi internal bank seperti manajemen yang kurang memadai, pemberian kredit kepada kelompok atau group usaha sendiri serta modal yang tidak dapat mengcover terhadap resiko-resiko yang dihadapi oleh bank tersebut menyebabkan kinerja bank menurun.

Analisa rasio keuangan dapat membantu para pelaku bisnis, pihak pemerintah dan para pemakai laporan keuangan lainnya dalam menilai kondisi keuangan dan kinerja bank. Tujuan dari penelitian adalah untuk menganalisa pengaruh Dana Pihak Ketiga (DPK), Loan Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), dan Operating Efficiency Ratio (OER) terhadap kinerja bank yang diprosikan dengan Return on Assets (ROA). Obyek penelitian adalah 40 bank umum di Indonesia terbesar dalam asset yang terdaftar pada Bursa Efek Indonesia (BEI) pada periode 2011-2014. Metode analisa yang digunakan yaitu analisa regresi berganda.

Hasil penelitian menunjukkan bahwa variable DPK, LDR, NIM, NPL, dan OER berpengaruh signifikan secara simultan terhadap ROA, Hal tersebut menjelaskan bahwa kondisi perbankan pada saat itu memiliki profitabilitas yang baik, penyaluran dana dalam bentuk kredit efektif menyebabkan LDR berpengaruh signifikan terhadap ROA dengan kualitas aktiva produktif (NPL) terjaga dengan baik, NIM yang cukup tinggi, tingkat efisiensi (OER) yang baik terhadap Return (ROA).

Kata Kunci : Dana Pihak Ketiga, Loan To Deposit Ratio, Net Interest Margin, Non Performing Loan, Operating Efficiency Ratio, dan Return On Asset.

ABSTRACT

Rizqa Hasanah, NIM 7111620008. The Effect Analysis of Third Party Fund, Loan To Deposit Ratio, Net Interest Margin, Non Performing Loan, and Operating Efficiency Ratio toward Banking Firms Performance Listed in Indonesia Stock Exchange. Thesis. Department of Accounting, Faculty of Economics, State University of Medan, 2015.

The problems of banking in Indonesia are caused by Rupiah depreciation, the increase of rate interest, until make the non performing loan increase. The weakness of internal bank condition , like the bad management, giving credit to own grup and the capital which can not cover the risks of the banks caused the bank performance decrease.

Financial ratio analysis can help businesses, governments and other users of financial statements in assessing the financial condition and the bank performance. The purpose of this study was to analyze the effect of the Third party Fund (TPF), Loan Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Operating Efficiency Ratio (OER) to the bank performance is proxied by Return on Assets (ROA). The object of research is 40 (forty) largest banks in Indonesia in assets listed on the Bank Indonesia for the period 2011–2014. The method of analysis used is multiple regression analysis.

The results showed that the variables DPK, LDR, NIM, NPL, and OER simultaneously affect on ROA, while the variable CAR and LDR insignificant effect on ROA. It is clear that the banking system at the time had good profitability, the fund distribution in credit form is effective cause the LDR significantly affect to ROA with quality of productive assets (NPL) are well preserved, NIM is quite high, the good efficiency level to ROA.

Keyword : Third party Fund, Loan To Deposit Ratio, Net Interest Margin, Non Performing Loan, Operating Efficiency Ratio, and Return On Asset.