

Pengaruh penilaian tingkat kesehatan Bank terhadap kinerja Bank = The influence of bank soundness to the banking performance

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Abstrak

Tesis ini membahas mengenai pengaruh dari tingkat kesehatan bank terhadap kinerja perbankan yang diukur dengan Return on Asset (ROA) dan Return on Equity (ROE) dengan objek penelitian bank BUMN dan bank swasta selama periode 2007-2009. Hasil penelitian menyatakan bahwa penilaian kinerja yang diukur dengan Capital Adequacy Ratio (CAR) dengan signifikansi level 10%, Non Performing Loan (NPL) dengan signifikansi level 10%, dan Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) dengan signifikansi level 1% memiliki pengaruh negatif terhadap Return on Asset (ROA). Sedangkan Loan to Debt Ratio (LDR) dengan signifikansi level 5% dan Net Interest Margin (NIM) dengan signifikansi level 1% berpengaruh positif terhadap Return on Asset (ROE). Hasil lainnya dengan dependen variabel Return on Equity (ROE) adalah Capital Adequacy Ratio (CAR) Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan Loan to Debt Ratio (LDR) dengan signifikansi level 1% berpengaruh negatif terhadap Return on Asset (ROE). Sedangkan Net Interest Margin (NIM) dengan signifikansi level 1% berpengaruh positif terhadap Return on Asset (ROE).

.....This thesis discusses the influence of bank soundness of the banking performance as measured by Return on Assets (ROS) and Return on Equity (ROE) with the object of study are the state banks and private banks over the period 2007-2009. The Study states that performance which measured with the Capital Adequacy Ratio (CAR), with a significance level of 10%, Non Performing Loan (NPL) with a significance level of 10% and the ratio Biaya Operasional terhadap Pendapatan Operasional (BOPO) with a significance level of 1% has an influence negative impact on Return on Asset (ROA). While the Loan to Debt Ratio (LDR) with significance level of 5% and Net Interest Margin (NIM) with a significance level of 1% has positive effect on Return on Asset (ROA). Other results with the dependent variable Return on Equity (ROE) are the Capital Adequacy Ratio (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO) and Loan to Debt Ratio (LDR) with significance level of 1% has negative effect on Return on Equity (ROE). While the Net Interest Margin (NIM) with a significance level of 1% has positive effect on Return on Equity (ROE).