

Pengaruh rasio keuangan capital adequacy ratio, loan to deposit ratio, non performing loan giro wajib minimum, efisiensi operasional dan ukuran perusahaan terhadap kinerja bank pada bank umum di Indonesia periode 2006-2013 = The impact of financial ratios capital adequacy ratio, loan to deposit ratio, non performing loan, reserve requirement, operational efficiency and company size on banks performance of commercial banks in Indonesia period 2006-2013

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Abstrak

[ABSTRAK]

Skripsi ini bertujuan untuk mengetahui pengaruh rasio keuangan Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Giro Wajib Minimum (GWM), Efisiensi Operasional (BOPO) dan Ukuran Perusahaan terhadap kinerja bank yang diukur menggunakan Return On Asset (ROA). Penelitian dilakukan terhadap 96 bank umum di Indonesia selama periode 2006-2013 yang dikelompokkan menjadi 4 katagori yaitu: 1. Semua bank dalam penelitian ini, 2. Bank yang sudah go public dan bank yang belum go public, 3. Bank yang sudah pernah melakukan merger dan akuisisi dan bank yang belum pernah melakukan merger dan akuisisi, 4. Bank devisa dan bank yang bukan termasuk bank devisa. Metode penelitian menggunakan pengujian regresi data panel dengan variabel dependen CAR, LDR, NPL, GWM, BOPO dan Ukuran Perusahaan dan variabel independen ROA sebagai proksi kinerja bank. Tujuan penelitian ini untuk mengetahui apakah ada perbedaan tingkat signifikansi dari pengelompokan bank berdasarkan katagori tersebut. Hasil penelitian ini menyimpulkan bahwa rasio keuangan BOPO dan Ukuran Perusahaan memiliki perngaruh yang signifikan terhadap ROA. Sedangkan CAR, LDR, NPL dan GWM tidak memiliki pengaruh terhadap ROA. Berdasarkan dari pengelompokan yang dilakukan, ternyata tidak ada perbedaan tingkat signifikansi rasio keuangan terhadap kinerja bank. Hasil penelitian ini menyarankan bahwa setiap bank harus menjaga atau meningkatkan kinerjanya walaupun bank tersebut sudah pernah melakukan merger atau akuisisi dan sudah masuk dalam katagori bank yang sudah go public atau bank devisa.

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<i>ABSTRACT</i>

, This research aims to determine the impact of financial ratios Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Reserve Requirement/Giro Wajib Minimum (GWM), Operational Efficiency (BOPO) and company size on banks performance as measured by ROA. The study was conducted on 96 commercial banks in Indonesia during the period 2006 to 2013 were grouped into 4 categories, namely: 1. All the banks in the study, 2. Banks that have gone public and the banks that have not gone public, 3. Banks that have already been merged and acquisitions and bank who has never made mergers and acquisitions, 4. exchange bank and bank no including foreign. Research methods using panel data regression testing with the dependent variable CAR, LDR, NPL, GWM, ROA and size of the Company and the independent

variables ROA as a proxy for bank performance. The purpose of this study to determine whether there are differences in the level of significance of the grouping categories based bank.

The results of this study concluded that the financial ratios ROA and company size has a significant effect on ROA. While CAR, LDR, NPL and GWM has no effect on ROA. Based on the grouping is done, there was no difference in the level of significance to the performance of the bank's financial ratios. The results of this study suggest that each bank must maintain or improve its performance even though the bank had never done a merger or acquisition and has been included in the category of banks that have gone public or foreign banks.]