SKRIPSI

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI KINERJA KEUANGAN PADA BANK UMUM SWASTA NASIONAL DEvisa YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2009-2012

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ABSTRAK

Analisis Faktor-Faktor yang Mempengaruhi Kinerja Keuangan pada Bank Umum Swasta Nasional Devisa yang Terdaftar di Bursa Efek Indonesia Tahun 2009-2012

Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh CAR, BOPO, NPL, EAR, LAR, dan Firm Size (Ukuran Perusahaan) terhadap ROA pada Bank Umum Swasta Nasional Devisa yang terdaftar di Bursa Efek Indonesia.

Metode penelitian yang digunakan adalah metode analisis deskriptif dan metode analisis statistik. Penelitian ini menggunakan data sekunder berjumlah 17 perusahaan yang terdaftar di Bursa Efek Indonesia. Pengujian hipotesis dilakukan dengan menggunakan regresi linear berganda, dengan tingkat signifikansi (α) 5%.

Hasil uji hipotesis secara simultan menunjukkan bahwa variabel CAR, BOPO, NPL, EAR, LAR, dan Firm Size (Ukuran Perusahaan) berpengaruh signifikan terhadap ROA. Hasil uji hipotesis secara parsial menunjukkan bahwa variabel BOPO, NPL, EAR memiliki pengaruh yang signifikan terhadap ROA sedangkan variabel CAR, LAR, dan Firm Size (Ukuran Perusahaan) tidak berpengaruh signifikan terhadap ROA.

Kata Kunci: CAR, BOPO, NPL, EAR, LAR, Firm Size dan ROA.
ABSTRACT

Analysis of Factors Affecting on Financial Performance of Foreign Exchange Banks Listed in Indonesia Stock Exchange Period of Year 2009-2012

The purpose of this research is to investigate and analyze the effect of CAR, BOPO, NPL, EAR, LAR, dan Firm Size on ROA of Foreign Exchange Banks listed in Indonesia Stock Exchange.

The research method uses descriptive analysis method and statistic analysis method. This research uses secondary data, there were 17 companies listed in Indonesia Stock Exchange. Hypothesis testing is done by using double regresi linear, with significance level (α) 5%.

The results of the simultaneous hypothesis test indicate that the variable CAR, BOPO, NPL, EAR, LAR, dan Firm Size influence on ROA. The results of the partial hypothesis test indicate that the variable BOPO, NPL, EAR has an influence on ROA but variable CAR, LAR, dan Firm Size hasn’t influence on ROA.

Keywords: CAR, BOPO, NPL, EAR, LAR, Firm Size and ROA.
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