

ABSTRAK

DWI RISKI JULIANTI. *Pengaruh Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) terhadap Profitabilitas pada Bank Umum di Indonesia tahun 2012*. Skripsi, Jakarta: Jurusan Ekonomi & Administrasi, Fakultas Ekonomi, Universitas Negeri Jakarta. 2014.

Penelitian ini bertujuan untuk mengetahui adakah pengaruh Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) terhadap Profitabilitas pada Bank Umum di Indonesia tahun 2012. Hipotesis penelitian ini adalah: “Terdapat Pengaruh Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) terhadap Profitabilitas pada Bank Umum di Indonesia tahun 2012. Metode penelitian yang digunakan peneliti adalah metode survey dengan pendekatan kuantitatif. Populasi Penelitian ini adalah seluruh bank umum yang terdaftar di BI tahun 2012. Teknik pengambilan sampelnya adalah Random Sampling yaitu sebanyak 33 sampel. Berdasarkan hasil temuan uji koefisien regresi secara bersama-sama, nilai $F_{hitung} > F_{tabel}$ ($6.806 > 3.316$) dengan tingkat signifikansi 0.004, maka dapat disimpulkan bahwa secara bersama-sama NPL dan CAR berpengaruh terhadap profitabilitas. Sedangkan hasil temuan uji koefisien regresi secara parsial, nilai t_{hitung} NPL sebesar $-2.685 > t_{tabel}$ (2.042) dan Sig. 0.012 < 5% dapat disimpulkan bahwa NPL berpengaruh signifikan terhadap profitabilitas, nilai t_{hitung} CAR sebesar $2.375 > t_{tabel}$ (2.042) dan Sig. 0.024 dapat disimpulkan bahwa CAR berpengaruh signifikan terhadap profitabilitas. Uji Hipotesis menyatakan bahwa baik secara simultan maupun secara parsial variabel independen mempengaruhi variabel dependen penelitian.

Kata kunci: Non Performing Loan, Capital Adequacy Ratio, Profitabilitas.

ABSTRACT

DWI RISKI JULIANTI. *The Influence of Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) to Profitability on Commercial Banks in Indonesia in 2012*. Script, Department Economics and Administration, Faculty of Economics, State University of Jakarta. 2014.

This study aims at finding out if The Influence of Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) to Profitability on Commercial Banks in Indonesia in 2012. The hypothesis of this study is: "There is Influence of Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) to Profitability on Commercial Banks in Indonesia in 2012. The method used is the author of the survey method with a quantitative approach. This study population is the entire commercial banks listed on Bank Indonesia in 2012 his sampling technique is random sampling as many as 33 samples. Hypothesis states that either simultaneous or partially independent variables affect the dependent variable of the study. Based on the findings of the regression coefficient test simultaneous, the value of (6.806 > 3.316) with a sig. of 0.004, it can be conclude that simultaneous NPL and CAR effect on profitability. While the findings of the partial regression coefficient test, NPL -2.685 > t_{tabel} (2.042) and sig. 0.012 can be conclude that the NPL significance effect on profitability, for CAR (2.375>2.042) and Sig. 0024 it can be concluded that the CAR significant effect on profitability. Hypothesis states that either simultaneously or partially independent variables affect the dependent variable of the study.

Keyword: Non Performing Loan, Capital Adequacy Ratio, Profitability.