

**PENGARUH *CAPITAL ADEQUANCY RATIO*, *NON PERFORMING LOAN*
DAN *NET INTEREST MARGIN* TERHADAP PROFITABILITAS
DENGAN *GOOD CORPORATE GOVERNANCE* SEBAGAI VARIABEL
MODERASI**

(Studi Empiris Pada Perusahaan Perbankan Yang Terdaftar di Bursa Efek

Indonesia Tahun 2011-2015)

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *capital adequacy ratio* (CAR), *non performing loan* (NPL), dan *net interest margin* (NIM) terhadap profitabilitas dengan *good corporate governance* (GCG) sebagai pemoderasi. Data yang digunakan dalam penelitian ini adalah data sekunder. Data penelitian ini diambil dari Bursa Efek Indonesia.

Objek dalam penelitian ini adalah perusahaan perbankan yang terdaftar di bursa efek indonesia selama tahun 2011-2015. Berdasarkan metode *purposive sampling*, diperoleh 16 perusahaan sebagai sampel, sehingga selama 5 tahun pengamatan terdapat 80 laporan tahunan dianalisis. Teknik analisis data yang digunakan adalah teknik analisis regresi berganda. Dimana variabel dependennya adalah profitabilitas (diukur dengan ROA), dan variabel independennya adalah CAR, NPL dan NIM. Sedangkan variebel moderasinya adalah GCG yang diukur dengan presentase kepemilikan institusional.

Hasil penelitian ini menunjukkan bahwa CAR dan NPL tidak pengaruh secara signifikan terhadap profitabilitas, sedangkan NIM pengaruh secara signifikan terhadap profitabilitas. GCG memoderasi hubungan NPL terhadap profitabilitas, GCG tidak mampu memoderasi hubungan CAR dan NIM terhadap profitabilitas.

Kata kunci : *Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Good Corporate Governance, Return On Asset*

***THE EFFECT OF CAPITAL ADEQUANCY RATIO, NON PERFORMING
LOAN, AND NET INTEREST MARGIN OF PROFITABILITY WITH GOOD
CORPORATE GOVERNANCE AS AN MODERATING VARIABLE***

*(Empirical Study of Banking Companies Listed in Indonesia Stock Exchange Year
2011-2015)*

By : Andri Puji Astuti

ABSTRACT

This research aims to analyze of capital adequacy ratio (CAR), non performing loan (NPL), and net interest margin (NIM) of profitability to the good corporate governance (GCG) as moderating. The data used in this research is secondary data. The research data was taken from Indonesia Stock Exchange.

Object in this study were banking companies listed in Indonesia Stock Exchange during the years 2011-2015. Based on purposive sampling, acquired 16 companies in the sample, so as long as 5 years observation there were 80 annual reports were analyzed. Techniques of data analysis used multiple regression analysis techniques. Where the dependent variable is profitability (measured by ROA), and the independent variable is CAR, NPL and NIM institutional ownership. While moderating variable is good corporate governance (GCG) was measure using the percentage of institutional ownership.

The result shows that CAR and NPL do not have significant influences on profitability, while NIM have significant effect on profitability. Good corporate governance have influence relation NPL to profitability, Good corporate governance do not have influence relation CAR, NPL and NIM to profitability.

Keywords : Capital Adequacy Ratio, Non Performing Loan, Net Interest Margin, Good Corporate Governance, Return On Asset