

ABSTRACT

This research aims to examine and analyze the effect of risk profile, earnings and capital toward the financial performance in conventional banking companies in BEI from 2013-2016. The research design used in this study is a quantitative method, quantitative research emphasizes a process that allows researchers to build hypotheses and empirically test that hypothesis (Ferdinand, 2014: 7). The research samples that being used are 31 (thirty-one) Banking Companies at Conventional Banks in IDX from the period of 2013-2016, which is banks that conducting conventional business activities in its Activities that provide services in the payment traffic. The analysis method used in this study is multiple regression analysis. The results showed that Non Performing Loan (NPL) has a negative and significant effect on Return On Equity (ROE), Loan to Deposit Ratio (LDR) has no effect on Return On Equity (ROE), Net Interest Margin (NIM) has a positive effect on Return on Equity (ROE), Capital Adequacy Ratio (CAR) have a positive effect on Return On Equity (ROE).

Keywords: non performing loan, loan to deposit ratio, net interest margin, capital adequacy ratio, return on equity.



ABSTRAK

Penelitian ini bertujuan menguji dan menganalisis pengaruh *risk profile*, *earnings* dan *capital* terhadap kinerja keuangan pada perusahaan perbankan konvensional di BEI periode 2013-2016. Design penelitian yang digunakan dalam penelitian ini adalah menggunakan metode kuantitatif, penelitian kuantitatif menekankan sebuah proses yang memungkinkan peneliti membangun hipotesis dan menguji secara empirik hipotesis yang dibangun tersebut (Ferdinand, 2014:7). Sampel penelitian yang digunakan 31 (tiga puluh satu) Perusahaan Perbankan pada Bank Konvensional di BEI Periode 2013-2016 yaitu bank yang melaksanakan kegiatan usaha secara konvensional yang dalam kegiatannya memberikan jasa dalam lalu lintas pembayaran. Metode analisis yang digunakan dalam penelitian ini adalah analisis regresi berganda. Hasil penelitian menunjukkan bahwa *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Return On Equity* (ROE), *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Return On Equity* (ROE), *Net Interest Margin* (NIM) berpengaruh positif terhadap *Return On Equity* (ROE), *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap *Return On Equity* (ROE).

Kata kunci: *non performing loan, loan to deposit ratio, net interest margin, capital adequacy ratio, return on equity.*

