

ABSTRACT

Based on Bank of Indonesia regulations on the valuation level of banking performance using Risk Based Bank Rating Method SEBI No.13/24/DPNP/2011 and the research gap that occurred differences in the results of research. This study purposed to analyze the effect of NPL (Non-Performing Loan), LFR (Loan to Funding Ratio), BOPO (Operating Expenses to Operating Income), CAR (Capital Adequacy Ratio) and GCG (Good Corporate Governance) toward the level of financial performance of banks as measured by ROA (Return on Assets). The population that was used in this research is the Commercial Bank in Indonesia. The samples used were 10 commercial banks in Indonesia (period 2009-2016). Research using purposive sampling method for taking samples and analysis method that was used is panel data regression by using software Eviews 9.0. Based on the results of testing using data panel regression analysis, the result shown that Return On Assets influenced by NPL, LFR, BOPO, CAR, and GCG, it based from the results of the partial test (t-test), determination of coefficients test, and the simultaneous significance tests (f-test). The results showed that the variables NPL, LFR, and BOPO significantly influence the level of financial performance of banking (ROA) but CAR, and GCG have no significant effect on the level of financial performance of banking (ROA).

Keyword : Bank Financial Performance , Non-Performing Loan (NPL), Loan to Funding Ratio (LFR), Operating Expenses to Operating Income (BOPO), Capital Adequacy Ratio (CAR), Good Corporate Governance (GCG), Return on Assets (ROA), RBBR Method

UNIVERSITAS
MERCU BUANA

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh NPL (*Non-Performing Loan*), LFR (*Loan to Funding Ratio*), BOPO (*Beban Operasional terhadap Pendapatan Operasional*), CAR (*Capital Adequacy Ratio*) dan GCG (*Tata Kelola Perusahaan*) terhadap tingkat kinerja keuangan bank yang diukur dengan ROA (*Return on Assets*). Populasi yang digunakan dalam penelitian ini adalah Bank umum konvensional di Indonesia. Sampel yang digunakan adalah 10 bank komersial di Indonesia periode 2009-2016. Penelitian ini menggunakan metode purposive sampling untuk pengambilan sampel dan analisis yang digunakan adalah regresi data panel dengan menggunakan Eviews 9.0. Berdasarkan hasil pengujian menunjukkan bahwa ROA dipengaruhi oleh NPL, LFR, BOPO, CAR, dan GCG, hal ini didasarkan dari hasil uji parsial (t-test), determinasi uji koefisien, dan uji signifikansi simultan (f-test). Hasil penelitian menunjukkan bahwa variabel NPL, LFR, dan BOPO berpengaruh signifikan terhadap tingkat kinerja keuangan perbankan (ROA), namun CAR, dan GCG tidak berpengaruh signifikan terhadap tingkat kinerja keuangan perbankan (ROA).

Kata kunci: Kinerja Keuangan Bank, *Non Performing Loan* (NPL), *Loan to Funding Ratio* (LFR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Good Corporate Governance* (GCG), *Return on Assets* (ROA), Metode RBBR.



UNIVERSITAS
MERCU BUANA