

ABSTRAK

PENGARUH KREDIT BERMASALAH, PROFITABILITAS, LIKUIDITAS, EFISIENSI, DAN KECUKUPAN MODAL TERHADAP KESULITAN KEUANGAN PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA RENTANG WAKTU 2014-2018

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Tujuan penelitian ini adalah untuk menganalisis pengaruh int *Non Performing Loan*, *Net Interest Margin*, Likuiditas, *Capital Adequacy Ratio*, dan Efisiensi terhadap kesulitan keuangan Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2014-2018. Penelitian ini termasuk dalam jenis *explanatory research*, dengan populasi yaitu seluruh perusahaan perbankan yang terdaftar di BEI Periode 2014-2018. Penarikan sampel menggunakan metode *non-probability sampling* dengan teknik *purposive sampling* serta data yang digunakan adalah data sekunder yang telah tersedia di Bursa Efek Indonesia. Data-data yang diperoleh selanjutnya dianalisis dengan model analisis data panel menggunakan bantuan program *software Eviews* versi 7.00.

Hasil hipotesis menunjukkan bahwa *Non Performing Loan* terbukti tidak berpengaruh terhadap Kesulitan Keuangan. *Non Performing Loan* terbukti tidak berpengaruh karena probabilitas lebih besar dari alpha 5% (0,05). Selanjutnya hipotesis juga menunjukkan *Net Interest Margin* tidak berpengaruh terhadap Kesulitan Keuangan Perbankan, karena probabilitas lebih besar dari alpha 5% (0,05). Hasil hipotesis selanjutnya menunjukkan Likuiditas terbukti memiliki pengaruh positif terhadap Kesulitan Keuangan Perbankan. Likuiditas terbukti berpengaruh signifikan positif karena probabilitas lebih kecil dari alpha 5% (0,05). Berikutnya hasil hipotesis menunjukkan Efisiensi terbukti memiliki pengaruh positif terhadap Kesulitan Keuangan Perbankan. Efisiensi terbukti berpengaruh signifikan positif karena probabilitas lebih kecil dari alpha 5% (0,05). Hasil hipotesis menunjukkan *Capital Adequacy Ratio* terbukti tidak memiliki pengaruh terhadap Kesulitan Keuangan Perbankan. *Capital Adequacy Ratio* terbukti tidak berpengaruh karena probabilitas lebih besar dari alpha 5% (0,05). Hipotesis terakhir ini menunjukkan nilai Prob.(F-statistik) sebesar 0,0003087 yang artinya bahwa *Non Performing Loan*, *Net Interest Margin*, Likuiditas, Efisiensi dan *Capital Adequacy Ratio* secara bersama-sama berpengaruh signifikan terhadap Kesulitan Keuangan (*Financial Distress*) Perbankan.

Kata Kunci ; *Non Performing Loan*, *Net Interest Margin*, Likuiditas, Efisiensi, *Capital Adequacy Ratio*, dan Kesulitan Keuangan (*Financial Distress*).

ABSTRACT

THE EFFECT OF NON PERFORMING LOAN, NET INTEREST MARGIN, LIQUIDITY, EFFICIENCY, CAPITAL ADEQUACY RATIO ON FINANCIAL DIFFICULTY IN BANKING COMPANIES LISTED IN INDONESIA STOCK EXCHANGE PERIOD 2014-2018

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The purpose of this study was to analyze the influence of int Non-Performing Loans, Net Interest Margin, Liquidity, Capital Adequacy Ratio, and Efficiency on financial difficulties in Banking Companies Listed on the Indonesia Stock Exchange Period 2014-2018. This research is included in the type of explanatory research, with a population that is all banking companies listed on the Indonesia Stock Exchange Period 2014-2018. Sampling using non-probability sampling method with purposive sampling technique and the data used are secondary data that has been available on the Indonesia Stock Exchange. The data obtained were then analyzed using a panel data analysis model using the help of the Eviews software version 7.00.

Hypothesis results show that Non Performing Loans are proven to have no effect on Financial Difficulties. Non Performing Loans are proven to have no effect because the probability is greater than alpha 5% (0.05). Furthermore, the hypothesis also shows that Net Interest Margin has no effect on the difficulty of banking finance, because the probability is greater than alpha 5% (0.05). The results of subsequent hypotheses show that liquidity is proven to have a positive effect on the difficulties of banking finance. Liquidity has a significant positive effect because the probability is smaller than alpha 5% (0.05). Next the results of the hypothesis show that Efficiency is proven to have a positive influence on the difficulty of banking finance. Efficiency is proven to have a significant positive effect because the probability is smaller than alpha 5% (0.05). Hypothesis results show that the Capital Adequacy Ratio is proven to have no effect on Banking Financial Difficulties. Capital Adequacy Ratio is proven to have no effect because the probability is greater than alpha 5% (0.05). This last hypothesis shows a Prob (F-statistic) value of 0,0003087 which means that Non-Performing Loans, Net Interest Margin, Liquidity, Efficiency and Capital Adequacy Ratio together have a significant effect on Banking Financial Distress.

Keywords ; Non Performing Loan, Net Interest Margin, Likuidity, Efficiency, Capital Adequacy Ratio, and Financial Distress.



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