

INTISARI

Capital buffer atau modal penyangga didapat dari nilai CAR suatu bank dikurangi dengan nilai CAR minimum yang diputuskan oleh OJK atau BI (8%-14%). Cukupnya modal dari suatu bank menjadi salah satu parameter sehat dari suatu bank. Nilai *capital buffer* tersebut mengandung beberapa penyebab yang mempengaruhi modal penyangga yang wajib dimiliki oleh suatu bank agar kesehatan bank tetap terjaga. Tujuan dari adanya penelitian ini yaitu mengetahui faktor-faktor yang berpengaruh terhadap *capital buffer* pada bank umum di Indonesia. Faktor-faktor yang berpengaruh terhadap *Capital Buffer* pada penelitian ini adalah *Non-Performing Loan* (NPL), *Lag of Capital Buffer* (BUFF t-1), *Loan to Total Assets*, dan *Bank Size*.

Penulis menggunakan data sekunder sebanyak 88 sampel dari 109 populasi bank umum di Indonesia periode 2015-2019. Data tersebut didapat dari *financial report* masing-masing website bank dan website Otoritas Jasa Keuangan. Pemilihan 88 sampel bank diambil karena memenuhi variabel-variabel yang diteliti, yaitu *Non-Performing Loan* (NPL), *Lag of Capital Buffer* (BUFF_{t-1}), *Loan to Total Asset*, *Bank Size*, dan *Capital Buffer* (BUFF) selama periode 2015-2019.

Hasil dari penelitian ini menunjukkan bahwa *Non-Performing Loan* (NPL), BUFF t-1, dan *Loan to Total Asset* terdapat asosiasi positif, maka ada kecenderungan bahwa variabel tersebut secara simultan berpengaruh terhadap *Capital Buffer* pada Bank Umum di Indonesia Periode 2015 – 2019. *Non-Performing Loan* (NPL) terdapat asosiasi positif, maka ada kecenderungan bahwa variabel tersebut secara parsial berpengaruh terhadap *Capital Buffer* pada Bank Umum di Indonesia Periode 2015 – 2019. BUFF t-1 terdapat asosiasi positif, maka ada kecenderungan bahwa variabel tersebut secara parsial berpengaruh terhadap *Capital Buffer* pada Bank Umum di Indonesia Periode 2015 – 2019. *Loan to Total Assets* terdapat asosiasi positif, maka ada kecenderungan bahwa variabel tersebut secara parsial berpengaruh terhadap *Capital Buffer* pada Bank Umum di Indonesia Periode 2015 – 2019. *Bank Size* terdapat asosiasi negatif, maka ada kecenderungan bahwa variabel tersebut tidak berpengaruh terhadap *Capital Buffer* pada bank umum di Indonesia Periode 2015-2019.

Kata kunci: *Capital Buffer*, *Non-Performing Loan* (NPL), *Lag of Capital Buffer* (BUFF t-1), *Loan to Total Assets*, dan *Bank Size*.

ABSTRACT

Capital buffer or buffer capital is obtained from the CAR value of a bank minus the minimum CAR value decided by OJK or BI (8%-14%). Sufficient capital from a bank is one of the healthy parameters of a bank. The value of the capital buffer contains several causes that affect the buffer capital that must be owned by a bank so that the health of the bank is maintained. The purpose of this research is to know the factors that influence the capital buffer in commercial banks in Indonesia. The factors that influence the Capital Buffer in this study are Non-Performing Loan (NPL), Lag of Capital Buffer (BUFF t-1), Loan to Total Assets, and Bank Size.

The author uses secondary data as many as 88 samples from 109 commercial bank populations in Indonesia for the 2015-2019 period. The data is obtained from the financial reports of each bank's website and the website of the Financial Services Authority. The selection of 88 bank samples was taken because they met the variables studied, namely Non-Performing Loans (NPL), Lag of Capital Buffer (BUFFt-1), Loan to Total Assets, Bank Size, and Capital Buffer (BUFF). 2015-2019 period.

The results of this study indicate that Non-Performing Loans (NPL), BUFF t-1, and Loan to Total Assets have positive associations, so there is a tendency that these variables simultaneously affect the Capital Buffer of Commercial Banks in Indonesia for the 2015 period. – 2019. Non-Performing Loans (NPL) have a positive association, so there is a tendency that this variable partially affects the Capital Buffer of Commercial Banks in Indonesia for the 2015 – 2019 period. BUFF t-1 has a positive association, so there is a tendency that this variable partially affect the Capital Buffer at Commercial Banks in Indonesia for the 2015 – 2019 period. Loan to Total Assets has a positive association, so there is a tendency that this variable partially affects the Capital Buffer at Commercial Banks in Indonesia for the 2015 – 2019 period. Size has a negative association, then there is a tendency that this variable has no effect on the Capital Buffer at commercial banks in Indonesia for the 2015-2019 period.

Keywords: *Capital Buffer, Non-Performing Loan (NPL), Lag of Capital Buffer (BUFF t-1), Loan to Total Assets, and Bank Size.*