

ABSTRACT

Anathasya Septia Pratiwi. Banking Performance Analysis of Non-Foreign Bank Registered in Indonesia Banking Year Period 2010-2015 (ROE-Based Approach Dupont Plus). (Supervised by Dr. Sapto Jumono, Drs, ME).

This study aimed to examine the effect of Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Ratio Asset (LAR), Debt to Asset Ratio (DAR), and the size of the Return on Equity (ROE) Net Non BUSN in Indonesia from 2010 to 2015.

Sampling technique used is purposive sampling, and obtained a total of 29 samples Non-Foreign Bank is still active and has the full financial statements in the period 2010-2015 of 37 Non-Foreign Bank in Indonesia Banking. Data analysis technique used is the panel data regression analysis and hypothesis testing using t test (partial), F test (simultaneous) and R^2 with a significance level of 5%. This type of research is a kind of causality research.

From the analysis of data obtained that partially (t test) that the Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM) significant positive effect, and Non Performing Loan (NPL) significant negative effect on ROE BUSN Non-Foreign Exchange 2010-2015 period with a significance level of less than 5%. Simultaneously Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Asset Ratio (LAR), Debt to Ratio Asset (DAR), and the size of the Return on Equity (ROE) proved a significant effect on ROE with a significance level of less than 5% is 0.000. Adjusted R2 of eight variables to ROE of 75.71% and 24.29% influenced by other variables other than the independent variables were observed by researchers

Keywords: Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Ratio Asset (LAR), Debt to assets (DAR), Size, Return on Equity (ROE).

ABSTRAK

Anathasya Septia Pratiwi. Analisis Kinerja Perbankan Non Devisa Yang Terdaftar Di Bank Indonesia Periode Tahun 2010-2015 (Dengan Pendekatan ROE Berbasis Dupont Plus). (Dibimbing oleh Bapak Dr. Sapto Jumono, Drs, ME).

Penelitian ini bertujuan untuk melihat pengaruh variabel Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to

Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Asset Ratio (LAR), Debt to Asset Ratio (DAR), dan Size terhadap Return on Equity (ROE) BUSN Non Devisa di Indonesia periode 2010-2015.

Teknik pengambilan sampel yang digunakan adalah purposive sampling, dan diperoleh jumlah sampel sebanyak 29 BUSN Non Devisa yang masih aktif beroperasi dan memiliki laporan keuangan secara lengkap pada periode 2010-2015 dari 37 BUSN Non Devisa di Indonesia. Teknik analisis data yang digunakan adalah analisis regresi data panel dan uji hipotesis menggunakan uji t (parsial), uji F (simultan) dan R^2 dengan tingkat signifikansi 5%. Jenis penelitian yang dilakukan adalah jenis penelitian kausalitas.

Dari hasil analisis data diperoleh bahwa secara parsial (uji t) bahwa *Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM)* berpengaruh positif signifikan, dan *Non Performing Loan (NPL)* berpengaruh negative signifikan terhadap ROE BUSN Non Devisa periode 2010-2015 dengan tingkat signifikansi kurang dari 5%. Secara simultan *Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Asset Ratio (LAR), Debt to Asset Ratio (DAR), dan Size* terhadap *Return on Equity (ROE)* terbukti signifikan berpengaruh terhadap ROE dengan tingkat signifikansi kurang dari 5% yaitu sebesar 0,000. Adjusted R^2 dari kedelapan variabel tersebut terhadap ROE sebesar 75,71% sedangkan sisanya 24,29% dipengaruhi oleh variabel-variabel lain diluar variabel bebas yang diamati oleh peneliti

Kata kunci : *Financial Leverage Multiplier (FLM), Total Assets Turnover (TATO), Net Profit Margin (NPM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Loan to Asset Ratio (LAR), Debt to Asset Ratio (DAR), Size, Return on Equity (ROE)*