

**DEPARTEMEN PENDIDIKAN NASIONAL  
FAKULTAS EKONOMI UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI PEMBANGUNAN  
DAFTAR No. :**

**ABSTRAK  
SKRIPSI SARJANA EKONOMI**

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TAHUN PENYUSUNAN : 2014

**JUDUL :**  
ANALISIS PENGARUH *NET INTEREST MARGIN* (NIM), INFLASI, *RETURN ON ASSETS* (ROA) TEHADAP *CAPITAL ADEQUACY RATIO* (CAR). (Studi Empiris : Empat jenis bank berdasarkan kepemilikan di Indonesia periode 2005.1 – 2009.12)

**ISI :**  
Perbankan mempunyai fungsi sebagai lembaga perantara langsung antara pihak penghimpun dana maupun pihak yang membutuhkan dana, Peran ini disebut fungsi intermediasi. Perbankan juga memiliki penilaian untuk memprediksi seberapa besar tingkat kesehatan bank, salah satunya dapat dilihat dari faktor permodalannya. Penelitian ini bertujuan untuk menganalisis pengaruh variabel *Net Interest Margin* (NIM), Inflasi, dan *Return on Assets* (ROA) terhadap *Capital Adequacy Ratio* (CAR) pada 4 jenis bank di Indonesia. Analisis yang digunakan dalam penelitian ini adalah tehnik analisis data panel dengan data time series dari bulan Januari 2005 hingga Desember 2009 dan data cross section sebanyak 4 jenis bank yaitu, Bank Persero, Bank Umum Swasta Nasional Devisa, Bank Umum Swasta Nasional Non Devisa dan Bank Pembangunan daerah di Indonesia. Hasil penelitian ini menunjukkan bahwa variabel *Net Interest Margin* (NIM) berpengaruh tidak signifikan sedangkan variabel inflasi dan *Return on Assets* (ROA) berpengaruh secara positif dan signifikan terhadap *Capital Adequacy Ratio* (CAR) pada empat jenis bank berdasarkan kepemilikan di Indonesia periode 2005.1 – 2009.12.

**KATA KUNCI :** *Net Interest Margin* (NIM), Inflasi, *Return On Assets* (ROA), *Capital adequacy Ratio* (CAR), Data Panel.

**SUBJEK/OBJEK PENELITIAN :** *Net Interest Margin* (NIM), Inflasi, *Return On Assets* (ROA), *Capital adequacy Ratio* (CAR), Data Panel.

**DAERAH PENELITIAN :** Indonesia

## NATIONAL EDUCATION DEPARTMENT

## FACULTY OF ECONOMICS AND BUSINESS AIRLANGGA UNIVERSITY

DEPARTMENT : ECONOMICS DEVELOPMENT

NO REG :

**ABSTRACT**  
**UNDERGRADUATE ECONOMICS THESIS**

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 ARRANGED YEAR: 2014

**THEME :**

ANALYSIS OF INFLUENCE NET *INTEREST MARGIN* (NIM), INFLATION, *RETURN ON ASSETS* (ROA) ON CAPITAL ADEQUACY RATIO (CAR). (*Empirical Studies: Four types based on ownership in Indonesia banks Period 2005.1-2009.12*)

**CONTAIN :**

Banking institutions have a function as institution which have become directly intermediary between parties the collector of funds and parties who need funds, the main function of this role is calling to intermediate. Banking institutions has an assessment to predict them self as bank, which one can be seen from the capital factor. This study is to analyze the influence of variable *Net Interest Margin* (NIM), Inflation, and *Return on Assets* (ROA) to *Capital Adequacy Ratio* (CAR) on 4 types of banks in Indonesia. This research is using a panel data analyze with time series starting from January 2005 until December 2009 and a cross section from 4 types of banks. They are state bank, national private commercial bank foreign exchange, private commercial banks non-foreign national and regional development bank in Indonesia. The results of this study indicate that variable of Net Interest Margin (NIM) was not significant effect, then variable of inflation and Return on Assets (ROA) positively influence and they were significant positive influence to the Capital Adequacy Ratio (CAR) on four types based on ownership in Indonesia banks Period 2005.1-2009.12.

**KEYWORDS** : *Net Interest Margin (NIM), Inflation, Return On assets (ROA), Capital Adequacy Ratio (CAR), Panel data.*

**RESEARCH SUBJECT/OBJECT** : *Net Interest Margin (NIM), Inflation, Return On assets (ROA), Capital Adequacy Ratio (CAR)*

**RESEARCH AREA** : Indonesia