

RINGKASAN

Penelitian ini berjudul Analisis Pengaruh *Risk Profile*, *Good Corporate Governance*, *Earning*, dan *Capital* terhadap *Return On Assets* Industri Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2011-2015. Tujuan dari penelitian ini yaitu untuk mengetahui dan menganalisis pengaruh dari *Risk Profile*, *Good Corporate Governance*, *Earning*, dan *Capital* terhadap *Return On Assets*. Objek yang diteliti adalah *Non Performing Loan*, *Loan to Deposit Ratio*, *Good Corporate Governance*, *Net Interest Margin*, *Capital Adequacy Ratio* dan *Return On Assets*. Hipotesis dalam penelitian ini menyatakan bahwa *Non Performing Loan* berpengaruh negatif dan signifikan terhadap *Return On Assets*; *Loan to Deposit Ratio* berpengaruh positif dan signifikan terhadap *Return On Assets*; *Good Corporate Governance* berpengaruh positif dan signifikan terhadap *Return On Assets*, *Net Interest Margin* berpengaruh positif dan signifikan terhadap *Return On Assets*, serta *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap *Return On Assets*.

Metode analisis yang digunakan adalah analisis regresi linier berganda. Sampel penelitian ini diperoleh menggunakan metode *purposive sampling* dengan jumlah sampel penelitian sebanyak 20 bank. Berdasarkan hasil penelitian menunjukkan bahwa *Non Performing Loan*, *Loan to Deposit Ratio*, dan *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap *Return On Assets*, sedangkan *Good Corporate Governance* tidak berpengaruh signifikan terhadap *Return On Asset*, dan *Net Interest Margin* berpengaruh positif dan signifikan terhadap *Return On Assets*.

Implikasi dari penelitian ini, manajemen bank perlu memperhatikan faktor yang dapat mempengaruhi *Return On Assets*. Manajemen bank perlu menjaga standar kesehatan bank sesuai dengan ketentuan yang telah ditetapkan. Investor dan calon investor sebaiknya berfokus pada rasio keuangan dalam berinvestasi.

Kata Kunci: *Return on Assets*, *Non Performing Loan*, *Loan to Deposit Ratio*, *Good Corporate Governance*, *Net Interest Margin*, *Capital Adequacy Ratio*

SUMMARY

This research entitled Analysis Influence of Risk Profile, Good Corporate Governance, Earning and Capital on Return On Assets of The Banking Industry Listed in Indonesia Stock Exchange in period 2011-2015. Purpose of this research was determine and analyze the influence of Risk Profile, Good Corporate Governance, Earning and Capital on Return On Assets. Hypothesis on this research are Non Performing Loan has a negative and significant influence on Return On Assets; Loan to Deposit Ratio has a positive and significant influence on Return On Assets; Good Corporate Governance has a positive and significant influence on Return On Assets; Net Interest Margin has a positive and significant influence on Return On Assets; and Capital Adequacy Ratio has a positive and significant influence on Return On Assets.

Analysis method on this research used multiple linear regression. Technical sampling used purposive sampling and total sample is 20 banks. Based on the research results indicated that Non Performing Loan, Loan to Deposit Ratio, and Capital Adequacy Ratio had negative and significant influence on Return On Assets, while Good Corporate Governance has not significant influence on Return On Assets, and Net Interest Margin has positive and significant influence on Return On Assets.

The implication of this research was bank management needed to consider factors that may influence Return On Assets. Bank management needed to maintain health of bank in accordance with the standard that have been stipulated. Investors and prospective investors should focus on financial ratio in investing.

Keywords: *Return on Assets, Non Performing Loan, Loan to Deposit Ratio, Good Corporate Governance, Net Interest Margin, Capital Adequacy Ratio.*