

RINGKASAN

Penelitian ini bertujuan untuk mengetahui faktor internal dan faktor eksternal penyebab tinggi rendahnya jumlah penyangga modal (*capital buffer*) pada bank konvensional *go public* yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2016 – 2019. Ada beberapa faktor yang digunakan adalah *Return on Equity (ROE)*, *Non Performing Loan (NPL)*, *Loan to Total Asset (LOTA)*, *Income Diversification (IDIV)*, dan *Business Cycle*. Populasi dalam penelitian ini adalah perusahaan perbankan konvensional yang terdaftar di BEI. Jenis penelitian ini adalah penelitian kuantitatif yang dianalisis menggunakan metode analisis regresi linier berganda. Hasil penelitian menunjukkan *Return on Equity (ROE)* tidak berpengaruh terhadap *Capital Buffer*, *Business Cycle* berpengaruh positif terhadap *Capital Buffer*. Sementara *Non Performing Loan (NPL)*, *Loan to Total Asset (LOTA)*, dan *Income Diversification (IDIV)* berpengaruh negatif terhadap *Capital Buffer*. Oleh karena itu, penelitian ini berkontribusi untuk memberikan bukti empiris tentang faktor-faktor yang mempengaruhi *capital buffer* perusahaan perbankan.

Kata kunci : *Capital Buffer*, *Return on Equity (ROE)*, *Non Performing Loan (NPL)*, *Loan to Total Asset (LOTA)*, *Income Diversification (IDIV)*, *Business Cycle*

SUMMARY

This study aims to determine internal factors and external factors that cause the high and low amount of capital buffer in conventional go public banks listed on the Indonesia Stock Exchange (IDX) during the period 2016 - 2019. There are several factors used are Return on Equity (ROE), Non Performing Loans (NPL), Loan to Total Asset (LOTA), Income Diversification (IDIV), and Business Cycle. The population in this study are conventional banking companies listed on the IDX. This type of research is quantitative research which is analyzed using multiple linear regression analysis method. The results showed that Return on Equity (ROE) had no effect on Capital Buffer, Business Cycle had a positive effect on Capital Buffer. Meanwhile, Non Performing Loans (NPL), Loan to Total Asset (LOTA), and Income Diversification (IDIV) have a negative effect on the Capital Buffer. Therefore, this study contributes to providing empirical evidence about the factors affecting the capital buffer of banking companies.

Keywords: Capital Buffer, Return on Equity (ROE), Non Performing Loan (NPL), Loan to Total Asset (LOTA), Income Diversification (IDIV), Business Cycle