

KEMENTERIAN RISET, TEKNOLOGI DAN PENDIDIKAN TINGGI
UNIVERSITAS BANGKA BELITUNG



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MARCHI, 302.13.11.090, THE INFLUENCE ANALYSIS OF NON PERFORMING LOAN GROSS (NPL GROSS), THE OPERATIONAL COSTS OF OPERATING INCOME (OPO), CAPITAL ADEQUACY RATION (CAR TO NET INTEREST MARGIN AT PT. BANK MEGA Tbk REGISTERED IN BEI PERIOD 2009 – 2016

ABSTRACT

The background of this research is the phenomenon that non performing loan gross, operational costs of operating income and capital adequacy ratio can influence net interest margin. The aims of this research are to know and study about non performing loan gross, the operational costs of operating income, and capital adequacy ratio to net interest margin at PT. Bank Mega Tbk registered in BEI period 2009 – 2016. This is a quantitative research with total research population is 32 financial report and financial ratio of Bank Mega period 2009 – 2016. The research sample is 32 financial report and the sampling technique was used probability sampling technique. The research variable are net interest margin, non performing loan gross, operational costs of operating income, and capital adequacy ratio. The data analysis method are using multiple linear regression analysis, T test, F test and determination coefficient analysis (R^2). The test result partially non performing loan gross variable (X1) has influence negative and significant to net interest margin (Y), obtained from the calculation $t_{count} (4,015) < t_{table} (1,699)$ and the significance as much as $0,000 < \alpha$ at significant level is 0,05. The test result partially the operational costs of operating income (X2) has influenced negative and significant to net interest margin (Y), which was obtained from the calculation $t_{count} (4,243) < t_{table} (1,699)$ and the significance as much as $0,000 < \alpha$ significance level is 0,05. Test result has influenced positive partially capital adequacy ratio variable (X3) and not significant to net interest margin (Y), obtained from the calculation $t_{count} (0,610) > t_{table} (1,699)$ and significance as much as $0,547 > \alpha$ significance level is 0,05. The test result together (simultaneously) has shown that non performing loan gross (X1), operational costs of operating income (X2), and capital adequacy ratio (X3) has influenced positive and significant to net interest margin (Y), the calculation result can be found $f_{count} (13,610) > f_{table} (2,95)$ and significance value $0,000 < \alpha$ significance level is 0,05. This case has shown that non performing loan gross together or simultaneously, operational costs of operating income, and capital adequacy ratio has influenced positive and significant to net interest margin. The determination coefficient analysis result (R^2) has shown that non performing loan gross variable, operational costs of operating income, and capital adequacy ratio has influenced the net interest margin variable as much as 55% and remains is 45% has been influenced by other variable out of research.

Key words: non performing loan gross, operational costs of operating income, capital adequacy ratio and net interest margins

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ANALISIS PENSAJIAN NON PERFORMING (SAK, GAGAS, SML, SAKR), PADA OPERASIONAL PENDAPATAN OPERASIONAL (OPRI) PT. BANK MEGA Tbk YANG TERDAPAT DI BEL. PERIODE 2009 - 2014

No	Tanggal	Keterangan	Paraf Pembimbing
1	23/1/17	Cek judul dan objek apakah sudah ada yg mana liti	[Signature]
2	21/2/17	Lengkapi data data latar belakang	[Signature]
3	28/2/17	Perbaikan latar belakang, tuliskan	[Signature]
4	19/4/17	Perbaikan rumusan masalah	[Signature]
5	10/5/17	Perbaikan bab II	[Signature]
6	14/7/17	Ace bab II dan obj per pembian	[Signature]

Hal 1

No	Tanggal	Keterangan	Paraf Pembimbing
7			
8	2/8/17	Perbaikan sub W 2 V	[Signature]
9	6/8/17	Perbaikan sub W 2 D	[Signature]
10	14/8/17	Perbaikan sub W	[Signature]
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catatan :
Kartu ini harus diisi saat bimbingan skripsi

Hal 2



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ANALISA PERBANKAN NON DEPOSIT (LOAN, DEPOSIT, ASURANSI) BERSAMA OPERASIONAL PERBANKAN
 OPERASIONAL (BANK), CAPITAL ADEQUACY RATIO (CAR), TERHADAP NET INTEREST MARGIN (NIM) PT BANK
 ULSA, Tbk. YANG TERDAPAT DI PERIODE 2008 - 2016.

No	Tanggal	Keterangan	Paraf Pembimbing
1	31/17	Konsultasi Judul	[Signature]
2	20/2/17	Konsultasi Bab 1 (Latar Belakang)	[Signature]
3	21/2/17	Konsultasi Bab 1	[Signature]
4	24/4/17	Rewrite Bab 1	[Signature]
5	10/5/17	Konsultasi Bab 2	[Signature]
6	10/6/17	Konsultasi Bab 3	[Signature]

No	Tanggal	Keterangan	Paraf Pembimbing
7	11/07/17	ACC proposal	[Signature]
8	1/08/17	Konsultasi bab 4	[Signature]
9	2/08/17	Konsultasi bab 5	[Signature]
10	9/08/17	revisi bab 5	[Signature]
11	19/08/17	ACC Skripsi	[Signature]
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Catatan:
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Hari / Tanggal : *Selasa / 14 Agustus 2017.*

NAMA DOSEN PENGUJI	REVISI / SARAN	PARAF
		Sebelum Revisi
1. <i>M. Fauzan</i>		Sebelum Revisi <i>[Signature]</i>
		Setelah Revisi <i>[Signature]</i>
2. <i>Mary Puswita</i>	1. Analisa tabel pada ran (kolor warna Bopo) 2. tabel per bod penulisan dipentahi 3. kth penulisan	Sebelum Revisi <i>[Signature]</i>
		Setelah Revisi <i>[Signature]</i>
3. <i>Christeningrum</i>	1. perbaiki cover 2. perbaiki tata tulis 3. perbaiki halaman yang saya tandai	Sebelum Revisi <i>[Signature]</i>
		Setelah Revisi <i>[Signature]</i>

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