

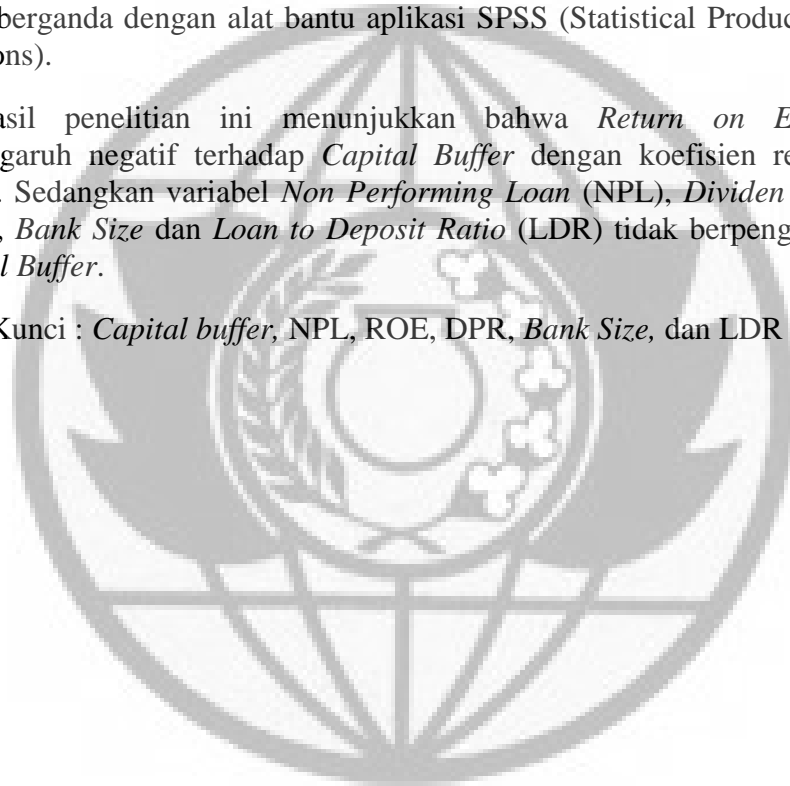
INTISARI

Penelitian ini bertujuan untuk menguji pengaruh risiko, profitabilitas, kebijakan dividen, ukuran bank dan likuiditas bank terhadap tingkat *capital buffer* bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI).

Sampel dalam penelitian ini diperoleh dengan menggunakan metode *purposive sampling* dengan beberapa kriteria tertentu dan sampel yang digunakan sebanyak 19 bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2012-2015. Metode analisis yang digunakan adalah analisis linear berganda dengan alat bantu aplikasi SPSS (Statistical Product and Service Solutions).

Hasil penelitian ini menunjukkan bahwa *Return on Equity* (ROE) berpengaruh negatif terhadap *Capital Buffer* dengan koefisien regresi sebesar -0,162. Sedangkan variabel *Non Performing Loan* (NPL), *Dividen Payout Rasio* (DPR), *Bank Size* dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Capital Buffer*.

Kata Kunci : *Capital buffer*, NPL, ROE, DPR, *Bank Size*, dan LDR



ABSTRACT

This research is meant to examine the influence of risk, profitability, dividend policy, bank size, and bank liquidity the capital buffer rates of commercial conventional banks which are listed in Indonesia Stock Exchange (IDX).

The samples have been obtained by using purposive sampling method with certain criteria and 19 commercial conventional banks which are listed in Indonesia Stock Exchange in 2012-2015 periods have been selected as samples.

The result of the research shows that Return on Equity (ROE) give negative influence to the Capital Buffer with its regression -0.162 . Meanwhile, Non Performing Loan (NPL), Dividend Payout Ratio (DPR), Bank Size, and Loan to Deposit Ratio (LDR) does not give any influence to the Capital Buffer.

Keywords: Capital buffer, NPL, ROE, DPR, bank size, and LDR

