INTISARI


Hasil penelitian menunjukkan bahwa secara simultan variable risiko, profitabilitas dan likuiditas berpengaruh signifikan terhadap Capital Buffer. Secaraparsial profitabilitas berpengaruh positif dan signifikan terhadap capital buffer, sedangkan risiko dan likuiditas berpengaruh positif dan tidak signifikan terhadap capital buffer.

Kata kunci: Capital Buffer, risiko, profitabilitas, dan likuiditas.
ABSTRACT

Capital Buffer is the difference between bank capital ratio and minimum capital adequacy ratio which has been implemented by central bank. Capital buffer can be used as capital reserves when various unfavorable economic situation event occur. This research is aimed to test the influence of risk, profitability, and liquidity toward Capital buffer though annual financial statement which has been prepared by state-owned bankings which are listed in Indonesia stock exchange.

This research has been done by using purposive sampling at state-owned bankings which are listed in Indonesia Stock Exchange (IDX) in 2009-2016 periods and based on the predermined criteria, 4 state-owned bankings have been selected as samples. The analysis method has been carried out by using multiple linear regressions analysis and the application of SPSS (Statistical Product and Service Solutions).

The result of the research shows that profitability has been measured by using Return on Assets (ROA) which gives significant and positive influence to the Capital Buffer with its coefficient regressions is 8.187 and its significance level is 0.004. Meanwhile, the risk has been measured by using Non-Performing Loan (NPL) and liquidity which has been measured by using Loan to Deposit Ratio (LDR) does not give any significant influence to the Capital buffer. Simultaneously, the independent variable give significant influence to the dependent variable with its significance level is 0.008.

Keywords: Capital Buffer, risk, profitability, and liquidity.