

## **ABSTRACT**

### ***THE EFFECT OF PROFILE RISK, EARNINGS AND CAPITAL TO THE COMPANY VALUE OF CONVENTIONAL COMMERCIAL BANKS (Empirical Study Of Conventional Commercial Banks In Indonesia Stock Exchange 2012-2019)***

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This study aims to analyze the effect of *Risk Profile, Earnings And Capital To The Company Value* of conventional commercial banks in Indonesia. *Risk Profile, Earnings And Capital* is presented by using variables: Non Performing Loan, Return On Assets (ROA), Capital Adequacy Ratio. Meanwhile, company value is measured using *Price to Book Value (PBV)*.

This study used quantitative methods with secondary data obtained from the websites of each conventional commercial bank. The research sample was selected by using purposive sampling in order to obtain 26 conventional commercial banks in Indonesia during 2012-2019. Data analysis used multiple linear regression analysis by IBM SPSS Statistics 26 program. The results of this study indicate that Non Performing Loans (NPL) and Capital Adequacy Ratio (CAR) have no effect on the company value of conventional commercial banks. Meanwhile, *Return On Assets (ROA)* has positive effect on the company value of conventional commercial banks.

**Key Words:** *Price to Book Value (PBV), Non Performing Loan (NPL), Return On Assets (ROA), Capital Adequacy Ratio (CAR)*

## ABSTRAK

**PENGARUH *RISK PROFILE*, *EARNINGS* DAN *CAPITAL*  
TERHADAP NILAI PERUSAHAAN**  
(Studi Empiris pada Bank Umum Konvensional yang Terdaftar di  
Bursa Efek Indonesia Periode 2012-2019)

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Penelitian ini bertujuan untuk menganalisis pengaruh *Risk Profile*, *Earnings* dan *Capital* terhadap nilai perusahaan bank umum konvensional di Indonesia. *Risk Profile*, *Earnings* dan *Capital* disajikan dengan menggunakan variabel: *Non Performing Loan*, *Return On Assets (ROA)* dan *Capital Adequacy Ratio*. Sedangkan nilai perusahaan diukur dengan *Price to Book Value (PBV)*.

Penelitian ini menggunakan metode kuantitatif dengan data sekunder yang diperoleh dari website masing-masing bank umum konvensional. Sampel penelitian dipilih dengan menggunakan purposive sampling sehingga diperoleh 26 bank umum konvensional di Indonesia selama tahun 2012-2019. Analisis data menggunakan analisis regresi linier berganda dengan program IBM SPSS Statistics 26.

Hasil penelitian ini menunjukkan bahwa *Non Performing Loan (NPL)* dan *Capital Adequacy Ratio (CAR)* tidak berpengaruh terhadap nilai perusahaan bank umum konvensional. Sedangkan *Return On Assets (ROA)* berpengaruh positif terhadap nilai perusahaan bank umum konvensional.

**Kata kunci:** *Price to Book Value (PBV)*, *Non Performing Loan (NPL)*, *Return On Assets (ROA)*, *Capital Adequacy Ratio (CAR)*