

ABSTRACT

INFLUENCE OF PROFITABILITY, GROWTH, ASSET STRUCTURE, BANKS SIZE, LIQUIDITY, LONG TERM DEBT TO EQUITY AND BUSINESS RISK ON CAPITAL STRUCTURE YEAR 2009-2012 (Case Study In Foreign Banks in Indonesia)

This study was conducted to determine the development of profitability (ROE) , growth, asset structure, bank size, liquidity (LDR), long term debt to equity, business risk and capital structure (DER) and to determine whether the profitability, growth, asset structure, bank size, liquidity, long-term debt equity, business risk simultaneously or partially significantly influence on capital structure .

The samples in this study were eleven foreign banks in Indonesia, where the type of research used descriptive and verification forms causality, the sampling method used purposive sampling.

Based on calculations, the growth of profitability, company growth, asset structure, bank size, liquidity, long term debt equity, business risk and capital structure fluctuates. In 2012 the highest ROE at Bank Mega Syariah is equal to 29.79%, the highest growth in the development at Bank Mega Syariah amounted to 32.54 %, the largest growth in the asset structure at Bank Mega Syariah is equal to 1.694 %, the largest bank in the bank size is equal 20.27, the highest LDR at CIMB Niaga bank in the amount of 96.28 %, Long term debt to equity is high on BTN at 92.15 %, the highest risk business at Bank Muamalat was 92.96 %, and the highest in DER 2012 is BTN is equal to 987.2 %. While the F test through the influence profitability (ROE) , growth , asset structure , bank size , liquidity (LDR), long term debt to equity, business risk to capital structure (DER) simultaneously have significant influence at 55.33 %. Through partial test variables that have a significant influence on the capital structure of eleven foreign banks in Indonesia is liquidity, long-term debt to equity, and business risk .

Keywords : Profitability, Growth, Asset Structure, Bank Size, Liquidity, Long Term Debt To Equity, Business Risk, Capital Structure, Banks.

ABSTRAK

PENGARUH *PROFITABILITY, GROWTH, ASSET STRUCTURE, BANK SIZE, LIQUIDITY, LONG TERM DEBT EQUITY* DAN *BUSINESS RISK* TERHADAP STRUKTUR MODAL TAHUN 2009-2012
(Studi Kasus Pada Bank-Bank Devisa Di Indonesia)

Penelitian ini dilakukan dengan tujuan untuk mengetahui perkembangan *profitability* (ROE), *growth*, *asset structure*, *bank size*, *liquidity* (LDR), *long term debt equity*, *business risk* dan stuktur modal (DER) serta untuk mengetahui apakah *profitability*, *growth*, *asset structure*, *bank size*, *liquidity*, *long term debt equity*, *business risk* secara simultan maupun parsial berpengaruh secara signifikan terhadap struktur modal.

Sampel dalam penelitian ini adalah sebelas bank devisa di Indonesia di mana jenis penelitian yang digunakan deskriptif dan verifikatif dengan bentuk hubungan kausalitas, metode sampling yang digunakan *purposive sampling*.

Berdasarkan hasil perhitungan, perkembangan *profitability*, *growth*, *asset structure*, *bank size*, *liquidity*, *long term debt equity*, *business risk* dan struktur modal berfluktuasi. Pada tahun 2012 ROE tertinggi Bank Mega Syariah yaitu sebesar 29,79%, perkembangan *growth* tertinggi yaitu pada Bank Mega Syariah sebesar 32,54%, perkembangan *asset structure* terbesar pada Bank Mega Syariah yaitu sebesar 1,694%, *bank size* terbesar pada Bank Mandiri yaitu sebesar 20,27, LDR tertinggi pada bank CIMB Niaga yaitu sebesar 96,28%, *Long term debt to equity* tertinggi pada Bank BTN yaitu sebesar 92,15%, *business risk* tertinggi pada Bank Muamalat sebesar 92,96%, dan DER tertinggi pada tahun 2012 adalah Bank BTN yaitu sebesar 987,2%. Sedangkan melalui uji F pengaruh *profitability* (ROE), *growth*, *asset structure*, *bank size*, *liquidity* (LDR), *long term debt equity*, *business risk* terhadap struktur modal (DER) secara simultan memiliki pengaruh signifikan sebesar 55,33%. Melalui uji parsial variabel yang memiliki pengaruh signifikan terhadap struktur modal sebelas bank devisa di Indonesia adalah *liquidity*, *long term debt to equity*, dan *business risk*.

Kata Kunci: *Profitability, Growth, Asset Structure, Bank Size, Liquidity, Long Term Debt Equity, Business Risk, Struktur Modal, Bank.*