ABSTRAK

Nur Aisah, 2023. Pengaruh Variabel Tingkat Kesehatan Bank terhadap *Return* Saham Perbankan yang terdaftar di Bursa Efek Indonesia Periode Tahun 2018-2021. Ketua Pembimbing: E. Hartaty Hadady; Anggota: Abdullah W. Jabid.

Penelitian ini bertujuan untuk mengetahui pengaruh variabel tingkat kesehatan bank terhadap *return* saham perbankan yang terdaftar di Bursa Efek Indonesia peiode tahun 2018-2021. Kesehatan bank menggunakan metode RGEC (*Risk profile, Good Corporate Governance, Earnings, Capital)* yaitu dengan diproksikan *Risk profile* dengan LDR *(Loan to Deposit Ratio), Good Corporate Governance, Earning* dengan ROA *(Return On Asset)* dan NIM *(Net Interest Margin), Capital* dengan CAR *(Capital Adequacy Ratio).* Populasi dalam penelitian ini sebanyak 47 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Jumlah sampel yang digunakan sebanyak 37 sampel yaitu Bank BUMN dan Bank Swasta dalam jangka waktu 4 tahun. Teknik analisis data menggunakan analisis regresi linear berganda untuk menguji hipotesis yaitu menggunakan program *SPSS* (*Statistical Product and Service Soluction)*. Hasil penelitian ini menunjukkan *Loan to Deposit Ratio* (LDR) memiliki pengaruh negatif dan signifikan terhadap *return* saham perbankan, *Good Corporate Governance* (GCG) tidak berpengaruh signifikan terhadap *return* saham perbankan, *Return On Asset* (ROA) memiliki pengaruh positif dan signifikan terhadap *return* saham perbankan, *Net Interest Margin* (NIM) tidak berpengaruh signifikan terhadap *return* saham perbankan dan untuk *Capital Adequacy Ratio* (CAR) memiliki pengaruh positif dan signifikan terhadap *return* saham perbankan.

Kata Kunci : Kesehatan bank, Metode RGEC, LDR, GCG, ROA, NIM, CAR, *Return* Saham

ABSTRACT

Nur Aisah, 2023. *The Influence of Bank Health Level Variables on Banking Stock Returns listed on the Indonesian Stock Exchange for the 2018-2021 period. Chief Advisor: E. Hartaty Hadady; Members: Abdullah W. Jabid.*

This research aims to determine the influence of bank health level variables on banking stock returns listed on the Indonesia Stock Exchange for the period 2018-2021. Bank health uses the RGEC (Risk profile, Good Corporate Governance, Earnings, Capital) method, namely by proxiing the Risk profile with LDR (Loan to Deposit Ratio), Good Corporate Governance, Earnings with ROA (Return On Assets) and NIM (Net Interest Margin) , Capital with CAR (Capital Adequacy Ratio). The population in this study was 47 banking companies listed on the Indonesia Stock Exchange. The number of samples used was 37 samples, namely state-owned banks and private banks over a period of 4 years. The data analysis technique uses multiple linear regression analysis to test the hypothesis, namely using the SPSS (Statistical Product and Service Solution) program. The results of this research show that Loan to Deposit Ratio (LDR) has a negative and significant influence on banking stock returns, Good Corporate Governance (GCG) has no significant influence on banking stock returns, Return On Assets (ROA) has a positive and significant influence on banking stock returns, Net Interest Margin (NIM) has no significant effect on banking stock returns and the Capital Adequacy Ratio (CAR) has a positive and significant effect on banking stock returns.

Keywords : Bank Health, RGEC Method, LDR, GCG, ROA, NIM, CAR, Stock Return