

ABSTRAK

Julia Lidiana, 1103988. Pengaruh Kualitas Aset dan Profitabilitas Terhadap Harga Saham Pada Bank Umum Swasta Nasional Devisa Yang Terdaftar Di Bursa Efek Indonesia (BEI) Tahun 2010-2013. Dibawah bimbingan Mayasari, S.E, M.M.

Penelitian ini dilatarbelakangi oleh menurunnya harga saham Bank Umum Swasta Nasional Devisa yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2010 – 2013. Penelitian ini bertujuan untuk mengetahui gambaran kualitas aset yang diukur dengan menggunakan indikator *Non Performing Loan* (NPL), profitabilitas yang diukur dengan menggunakan indikator *Return on Asset* (ROA) dan harga saham pada Bank Umum Swasta Nasional Devisa yang terdaftar di Bursa Efek Indonesia tahun 2010-2013, serta untuk mengetahui bagaimana pengaruh kualitas aset (NPL) terhadap harga saham dan bagaimana pengaruh profitabilitas (ROA) terhadap harga saham.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan verifikatif. Data yang digunakan dalam penelitian ini adalah data sekunder. Pengambilan sampel menggunakan teknik *purposive sampling* yaitu tujuh belas Bank Umum Swasta Nasional Devisa yang terdaftar di Bursa Efek Indonesia tahun 2010-2013 . Analisis yang digunakan adalah uji asumsi klasik dan regresi linier berganda, serta pengujian hipotesis menggunakan uji keberartian regresi dan uji keberartian koefisien regresi.

Hasil penelitian menunjukkan bahwa kualitas aset yang diukur menggunakan *Non Performing Loan* (NPL) tidak berpengaruh terhadap harga saham. Sedangkan profitabilitas yang diukur dengan menggunakan *Return on Asset* (ROA) berpengaruh terhadap harga saham.

Kata Kunci : Kualitas aset, profitabilitas, NPL (*Non Performing Loan*),ROA (*Return on Asset*), harga saham

ABSTRACT

Julia Lidiana, 1103988. The influences of The Asset Quality and The Profitability towards National Private Commercial Bank Foreign Exchange listed on Indonesia Stock Exchange (IDX) period of 2010-2013. Under the Guidance of Mayasari, S.E, M.M.

This research was done based on a decreasing of National Private Commercial Bank Foreign Exchange. Share price listed on Indonesia Stock Exchange (IDX) period of 2010-2013. Finding out asset quality measured by using NPL as the indicator, profitability measured by ROA. As the indicator, and a share price of National Private Commercial Bank Foreign Exchange were the purposes of this research. Moreover, the purposes were also to know the influence of asset quality to the share price and the profitability to the share price.

The methods used on this research were descriptive and verification. Secondary data were used in this research. Purposive sampling technique were applied to seventeen National Private Commercial Bank Foreign Exchange listed on Indonesia Stock Exchange (IDX) period of 2010-2013 as the sample. The formula were the classical assumption test and multiple linear regression analysis, than the hypothesis was examined by using the regression meaning test and regression coefficient meaning test.

As the result, this research explained that asset quality measured by NPL did not influence the share price. On the other hand, profitability measured by ROA giving influence to the share price.

Keywords: Asset Quality, Profitability, NPL (Non Performing Loan), ROA (Return on Asset), Share Price.