

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh kesehatan bank metode RGEC (*Risk Profile, Good Corporate Governance, Earning, dan Capital*) Terhadap Harga Saham pada Bank Umum Pemerintah dan Bank Umum Swasta Devisa yang terdaftar di Bursa Efek Indonesia periode 2012-2016.

Metode penelitian yang digunakan dalam penelitian ini yaitu metode kuantitatif dengan pendekatan penelitian deskriptif dan verifikatif. Teknik Sampling yang digunakan adalah *non probability sampling* dengan menggunakan metode *purposive sampling*. Banyaknya populasi dalam penelitian ini adalah dua puluh satu sedangkan sampel yang termasuk dalam kriteria sebanyak dua belas Bank Umum Pemerintah dan Bank Umum Swasta Devisa yang terdaftar di Bursa Efek Indonesia periode 2012-2016. Analisis statistik yang digunakan dalam penelitian ini adalah uji asumsi klasik, analisis regresi linier berganda, korelasi, uji t, uji F dan analisis koefisien determinasi.

Berdasarkan hasil penelitian yang telah dilakukan dapat dilihat bahwa secara parsial pada Bank Pemerintah, *risk profile, good corporate governance* dan *earning* berpengaruh signifikan terhadap harga saham. *Risk profile* memberikan pengaruh sebesar 9,5% terhadap harga saham, implementasi *good corporate governance* memberikan pengaruh sebesar 39,8% terhadap harga saham, *earning* memberikan pengaruh sebesar 17,6% terhadap harga saham Bank Pemerintah. Pada Bank Swasta Devisa hanya *capital* yang berpengaruh signifikan terhadap harga saham, *capital* memberikan pengaruh sebesar 13,8% terhadap harga saham Bank Swasta Devisa. Secara simultan *risk profile, good corporate governance, earning* dan *capital* berpengaruh terhadap harga saham pada Bank Pemerintah. *Risk profile, good corporate governance, earning* dan *capital* secara simultan memberikan pengaruh sebesar 66,2% terhadap harga saham Bank Pemerintah. Pada Bank Swasta Devisa juga *risk profile, good corporate governance, earning* dan *capital* secara simultan berpengaruh terhadap harga saham. *Risk profile, good corporate governance, earning* dan *capital* secara simultan memberikan pengaruh sebesar 27,7% terhadap harga saham Bank Swasta Devisa.

Kata Kunci: Profil Risiko, *Good Corporate Governance*, Rentabilitas, Permodalan, harga saham

ABSTRACT

This research is to determine and analyze the health effects of banks RGEN method (Risk Profile, Good Corporate Governance, Earning, and Capital) Against Stock Price at Commercial Banks Government and Private Bank Foreign Exchange listed on the Indonesia Stock Exchange period 2012-2016.

The research method used in this research is quantitative method with descriptive research approach and verification. Sampling technique used is non probability sampling by using purposive sampling method. Number of population in this research is twenty one while sample which is included in criteria as twelve Public Bank of Government and Commercial Bank of Foreign Exchange which listed in Bursa Efek Indonesia period 2012-2016. Statistical analysis used in this study is the classical assumption test, multiple linear regression analysis, correlation, t test, F test and coefficient of determination analysis.

Based on the results of research that has been done can be seen that partially on the Government Bank, risk profile, good corporate governance and earnings have a significant effect on stock prices. Risk profile gives 9.5% influence to stock price, good corporate governance implementation gives effect of 39,8% to stock price, earning gives influence 17,6% to share price of government bank. In Private Bank Foreign Exchange only capital that significantly influence the stock price, the capital gives the effect of 13.8% of the share price of Private Bank Foreign Exchange. Simultaneously risk profile, good corporate governance, earnings and capital affect the stock price at the Government Bank. Risk profile, good corporate governance, earnings and capital simultaneously give 66.2% influence to the stock price of the Government Bank. In Foreign Exchange Private Bank also risk profile, good corporate governance, earnings and capital simultaneously affect the stock price. Risk profile, good corporate governance, earnings and capital simultaneously give 27,7% influence to share price of Foreign Exchange Bank.

Keywords: *Risk Profile, Good Corporate Governance, Earning, Capital, stock price*