

ABSTARCT

Afifah, 2014 SKRIPSI. Title: "The Influence of CAMELS Ratio to Public Confidence Level in Bank Muamalat Indonesia, Tbk."

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Keywords : CAMELS Ratio (CAR, NPF, NPM, ROA, *Quick Ratio*, PDN) and Public Confidence.

CAMELS is a method used to determine the health of banks level. Health of banks is necessary to assess how the performance of the bank, with a high level of health it is expected that the high level of public confidence. This research was conducted to examine how the effect of the ratio of CAMELS that is Capital Adequacy Ratio (CAR), non-performing financing (NPF), Net Profit Margin (NPM), Return on Assets (ROA), Quick Ratio, and Net Open Position (NOP) to level public confidence in PT. Muamalat Indonesia, Tbk.

The data analysis technique used is multiple linear regression and hypothesis testing using t-statistics to test the partial regression coefficients and F-statistics to test the effect of variables simultaneously with a significance level of 5%. It also performed classical assumption include normality test, multicollinearity, heteroscedasticity test and autocorrelation test.

During the observation period of the research indicate that it the data are normally distributed. Under the normality test, multicollinearity, heteroscedasticity test and autocorrelation test found no variables that deviate from the classical assumptions. This shows the available data has been qualified using multiple linear regression model. This study shows that liquidity variables are assessed by Quick ratio significantly influence the level of public confidence, while capital variables are assessed by CAR, assets are assessed by NPF, management assessed the by NPM, earnings are assessed by ROA and sensitivity to market risk is assessed by PDN has no significant effect on the level of public confidence. The ability of Predictive ability from the six variables on the level of public confidence in this research was 6.7%, while the remaining 93.3% influenced by other factors not included in our model.