

ABSTRAK

Penelitian ini bertujuan untuk menguji dampak negatif *Return on Asset* (ROA), *Loan to Deposits Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan dampak positif *Non-Performing Loans* (NPL) *gross* terhadap Opini Audit *Going Concern*.

Jenis penelitian ini adalah kuantitatif. Populasinya adalah industri-industri perbankan yang terdaftar di Bursa Efek Indonesia tahun 2008-2017. Sampel sebanyak 240 industri dengan menggunakan metode *purposive sampling*. Jenis dan sumber data adalah kuantitatif dan sekunder. Teknik pengumpulan data menggunakan metode dokumentasi. Teknik analisis yaitu 1) analisis statistik deskriptif, 2) uji asumsi klasik menggunakan uji multikolinearitas, dan 3) analisis regresi logistik yaitu (a) uji kelayakan model regresi logistik, (b) uji keseluruhan model regresi logistik, (c) uji koefisien determinasi, (d) analisis tabel klasifikasi, (e) ketepatan prediksi variabel *dummy* (f) pengujian simultan, dan (g) estimasi parameter dan interpretasi model regresi logistik yang diolah menggunakan aplikasi SPSS 23.

Hasil analisis adalah 1) hanya data CAR yang terdistribusi merata, 2) tidak ada multikolinieritas, 3) (a) model mampu memprediksi nilai observasi, (b) model mampu meningkatkan model untuk cocok (c) model menjelaskan 46,4% variabilitas, (d) akurasi model penelitian ini adalah 94,2%, (e) Perusahaan dengan kode "0" sebenarnya adalah kelompok perusahaan dengan kode "1", (f) Keempat variabel secara bersama-sama mempengaruhi Opini Audit *Going Concern*, dan (g) hanya ROA yang memiliki pengaruh negatif signifikan dan NPL *gross* berpengaruh positif signifikan terhadap Opini Audit *Going Concern*.

Kata Kunci : *Return on Asset, Loan to Deposits Ratio, Capital Adequacy Ratio, Non-Performing Loans gross, Opini Audit Going Concern.*

ABSTRACT

This study is aimed to examine the negative impact of Return on Assets (ROA), Loan to Deposits Ratio (LDR), Capital Adequacy Ratio (CAR), and the positive impact of Non-Performing Loans (NPL) gross on the Going Concern Audit Opinion.

This type of research is quantitative. The population is the banking industries listed on the IDX in 2008-2017. Samples were 240 industries using purposive sampling method. Data types and data sources are quantitative and secondary. Data collection techniques use the documentation method. The analysis techniques are 1) descriptive statistical analysis, 2) multicollinearity test, and 3) logistic regression analysis is (a) the hosmer and lemeshow's goodness of fit test, (b) the overall model fit test, (c) nagelkerke's R square test, (d) classification table, (e) observed groups and predicted probabilities plot, (f) omnibus test of model coefficients, and (g) variable in the equation processed using SPSS 23 application.

The results of the analysis are 1) only CAR data is evenly distributed, 2) there is no multicollinearity, 3) (a) the model is able to predict the value of observations, (b) the model is able to improve the model to fit (c) the model explain 46.4% variability, (d) the accuracy of this research model is 94.2%, (e) Companies with the code "0" are actually a group of companies with the code "1", (f) The four variables together influence the Going Concern Audit Opinion, and (g) only ROA has an effect significant negative and NPL gross have an effect significant positive on the Going Concern Audit Opinion.

Keywords: *Return on Asset, Loan to Deposits Ratio, Capital Adequacy Ratio, Non-Performing Loans gross, Going Concern Audit Opinion.*