

ABSTRAKSI

Bank merupakan industri yang kegiatan utamanya adalah penghimpunan dana dari masyarakat kemudian menyalurkannya dengan tujuan untuk memperoleh pendapatan.. Tujuan dari penelitian ini adalah untuk membuktikan pengaruh rasio keuangan Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Biaya Operasi dibanding Pendapatan Operasi (BOPO), Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR) dan terhadap kinerja bank yang diukur dengan Return On Asset (ROA). Teknik penentuan sampling adalah sampling jenuh atau sensus yaitu dimana semua anggota populasi digunakan sebagai sampel yang berarti sampel yang digunakan sama dengan populasi. Teknik analisis yang digunakan yaitu analisis regresi berganda. Selama periode pengamatan menunjukkan bahwa data penelitian berdistribusi normal. Berdasarkan uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi tidak ditemukan variabel yang menyimpang dari asumsi klasik. Hal ini menunjukkan data yang tersedia telah memenuhi syarat menggunakan model persamaan regresi linier berganda. Berdasarkan hasil regresi disimpulkan bahwa variabel Loan to Deposit Ratio (LDR) Biaya Operasi dibanding Pendapatan Operasi (BOPO) dan Non Performing Loan (NPL) bernilai negatif terhadap Return On Asset (ROA), sedangkan Net Interest Margin (NIM) dan Capital Adequacy Ratio (CAR) bernilai positif terhadap Return On Asset (ROA).

Kata Kunci :

Return On Asset (ROA), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Biaya Operasi dibanding Pendapatan Operasi (BOPO), Non Performing Loan (NPL) dan Capital Adequacy Ratio (CAR)

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ABSTRACT

Banks is an institution which its main activity is fund raising from society then revolves it with purpose to generate revenue from which. Therefore it is important for bank to maintain public trust because the business activity is relying to the public trust. This research has purpose to prove the effect of Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Expenses/Operating Income (BOPO), Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) financial ratio to bank performance which measured by Return On Asset (ROA). The analysis technique used is census whereas all population members are used as a sample which means the sample used is the same as the population. The analysis technique used is multiple regression analysis. The classical assumption testing used in this research contain of experiment, normality, multicollinearity, heteroskedasticity and autocorrelation. During research period show as variable and data research was normal distributed. Based on test, multicollinearity test, heteroskedasticity test and autocorrelation test classic assumption deviation has no founded, this indicate that the available data has fulfill the condition to use multi linear regression model. This shows the available data has been qualified using multiple linear regression models. Based on the regression results concluded that the variable loan to deposit ratio (LDR) Operating Expenses/Operating Income (BOPO) and non-performing loan (NPL) is negative on Return On Assets (ROA), while net interest margin (NIM) and the Capital Adequacy Ratio (CAR) worth positive on Return on Assets (ROA).

Key words:

Return On Asset (ROA), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Expenses/Operating Income (BOPO), Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR)