

ANALISIS PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *EFISIENSI (BOPO)*, *NON PERFORMING LOAN (NPL)*, DAN *LOAN TO DEPOSIT RATIO (LDR)* TERHADAP *RETURN ON ASSETS (ROA)* PADA BANK PERSERO PEMERINTAH PERIODE 2008-2012

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ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh *Capital Adequacy Ratio (CAR)*, *Efisiensi (BOPO)*, *Non Performing Loan (NPL)*, dan *Loan to Deposit Ratio (LDR)*, terhadap *Return On Asset (ROA)* pada Bank Persero Pemerintah selama periode 2008-2012. Teknis analisis data yang digunakan adalah regresi linier ganda.

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. Hasil penelitian ini menentukan bahwa variabel NPL tidak menunjukkan pengaruh signifikan terhadap ROA, variabel CAR dan BOPO memiliki pengaruh negatif signifikan terhadap ROA dan variabel LDR berpengaruh positif signifikan terhadap ROA. Kemampuan prediksi dari keempat variabel tersebut terhadap ROA dalam penelitian ini sebesar 82,6%, sedangkan sisanya 17,4% dipengaruhi oleh faktor lain yang tidak dimasukkan kedalam model penelitian.

Kata kunci : *Return On Asset (ROA)*, *Capital Adequacy Ratio (CAR)*, *Efisiensi (BOPO)*, *Non Performing Loan (NPL)*, dan, *Loan to Deposit Ratio (LDR)*.

THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR), EFISIENSI (BOPO), NON PERFORMING LOAN (NPL), AND LOAN DEPOSIT RATIO (LDR) TO RETURN ON ASSETS (ROA) ON STATE OWNED BANKS IN INDONESIA PERIOD 2008 - 2012

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ABSTRACT

This research is performed on order to test the influence of the variable Capital Adequacy Ratio (CAR), Efisiensi (BOPO), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR), toward Return On Asset (ROA) on State Owned Banks in Indonesia during period 2008-2012. Techniques used in this research were multiple linear regression analysis.

During research period show as variable and data research was a normal distributed. Based on test, multicollinearity test, heteroskedasticity test and autocorrelation test classic assumption deviation has no founded. This result of research show that variable NPL did not influence ROA. Variable CAR and BOPO has negative significant influence to ROA and LDR has positive significant influence to ROA. Prediction capability from these four variable to ROA is 82,6% where the balance 17,4% is affected to other factor which was not to be entered to research model.

Key Words: Return On Asset (ROA), Capital Adequacy Ratio (CAR), Efisiensi (BOPO), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR).