ABSTRACT

The research objective is to analyze and determine whether there is influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL) and Operating Expenses and Operating Income (ROA) partially or simultaneously to on Return on Assets of banking Indonesia. The research methods research design in the form of a causal relationship (causal) with statistical descriptive approach to the type of research is quantitative research. The population in this study are all banks in Indonesia while the sample is Bank Indonesia which is listed on the Indonesia Stock Exchange as of April 2016 by purposive sampling with criteria of sampling Indonesian banks listed on the Indonesia Stock Exchange in 2012 until 2015 the number of banks 31 bank with data analysis techniques using regresi. The result of analysis study concluded that there are the influences not significant Capital Adequacy Ratio (CAR) of Return on Assets Indonesian banks. There is the influences not significant Loan to Deposit Ratio (LDR) to Return on Assets Indonesian banks. There are the influence of Non Performing Loans (NPL) not significant to Return on Assets Indonesian banks. There is the influences significant Operating Expenses and Operating Income (BOPO) to Return on Assets Indonesian banks. There are the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL) and Operating Expenses and Operating Income (BOPO) simultaneously to Return on Assets Indonesian banks.

Keywords: Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL) and Operating Expenses and Operating Income (BOPO) and Return on Assets (ROA)

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ABSTRAK

Tujuan penelitian adalah untuk menganalisis dan mengetahui apakah terdapat pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loans (NPL)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) secara parsial maupun simultan terhadap terhadap *Return on Asset* perbankan Indonesia. Metode penelitian menggunakan desain penelitian berbentuk hubungan sebab akibat (kausal) dengan pendekatan deskriptif statistik dengan jenis penelitian adalah penelitian kuantitatif. Populasi dalam penelitian ini adalah seluruh bank di Indonesia sedangkan sampel adalah Perbankan Indonesia yang terdaftar pada Bursa Efek Indonesia per April 2016 melalui teknik *purposive sampling* dengan kriteria penentuan sampel perbankan Indonesia yang terdaftar di Bursa Efek Indonesia pada tahun 2012 sampai dengan tahun 2015 dengan jumlah bank 31 bank dengan teknik analisis data menggunakan analisis regresi. Hasil penelitian menyimpulkan bahwa tidak terdapat pengaruh yang signifikan *Capital Adequacy Ratio* (CAR) terhadap *Return on Asset* perbankan Indonesia. Tidak terdapat pengaruh yang signifikan *Loan to Deposit Ratio* (LDR) terhadap *Return on Asset* perbankan Indonesia. Tidak erdapat pengaruh yang signifikan *Non Performing Loans (NPL)* terhadap *Return on Asset* perbankan Indonesia. Terdapat pengaruh yang signifikan Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap *Return on Asset* perbankan Indonesia. Terdapat pengaruh yang signifikan *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loans (NPL)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) secara simultan terhadap terhadap *Return on Asset* perbankan Indonesia.

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loans (NPL)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Return on Asset* (ROA)