

## ABSTRACT

*This research aimed to determine the effect of the Capital Adequacy Ratio (CAR), Efisiensi Operasional (BOPO), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) of the Return on Asset (ROA). The object of this research is a sub-company of the banking sector in the Indonesia Stock Exchange in 2010 - 2015. Sample taking technique used purposive sampling and the analysis technique used is data panel analysis.*

*The results of the partial test (t test) showed that the Capital Adequacy Ratio (CAR) has no effect in Return on Asset (ROA). But, Efisiensi Operasional (BOPO) and Non Performing Loan (NPL) negatively Effect in Return on Asset (ROA). Loan to Deposit Ratio (LDR) has no effect in Return on Asset (ROA). And the results of the simultaneous test (F test) showed that an independent variable (Capital Adequacy Ratio, Efisiensi Operasional, Non Performing Loan , and Loan to Deposit Ratio, ) have effect in Return on Asset*

*Keywords: Capital Adequacy Ratio (CAR), Efisiensi Operasional (BOPO), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Return on Asset (ROA)*



## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Efisiensi Operational* (BOPO), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), terhadap *Return on Asset* (ROA). Objek penelitian ini adalah perusahaan sub-sektor perbankan di Bursa Efek Indonesia periode 2010–2015. Teknik pengambilan sampel menggunakan *purposive sampling* dan teknik analisis menggunakan analisis data panel.

Hasil dari uji tes parsial (uji t) menunjukkan bahwa *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap *Return On Asset* (ROA). Tetapi, *Efisiensi Operational* (BOPO), *Non Performing Loan* (NPL), berpengaruh negatif terhadap *Return on Asset* (ROA). Sedangkan, *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Return on Asset* (ROA). Dan dari hasil uji tes simultan (uji F) menunjukkan bahwa variabel independen (*Capital Adequacy Ratio*, *Efisiensi Operational* (BOPO), *Non Perfoaming Loan* dan *Loan to Deposit Ratio* (LDR) berpengaruh terhadap *Return on Asset* (ROA).

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Efisiensi Operational* (BOPO), *Non Perfoaming Loan* (NPL), dan *Loan to Deposit Ratio* (LDR), dan *Return on Asset* (ROA)

