

Analisis Pengaruh Intellectual Capital, Rasio Biaya Operasional Pendapatan Operasional (BOPO) dan Loan to Deposit Rasio (LDR) terhadap Return On Asset (ROA)

(Studi Empiris Perusahaan Perbankan Terdaftar di BEI Periode 2011-2015)

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Intellectual Capital* (VAICTM), Biaya Operasional Pendapatan Operasional (BOPO), dan *Loan to Deposit Ratio* (LDR) terhadap *Return On Assets* (ROA).

Populasi dalam penelitian ini adalah bank umum konvensional di Indonesia yang terdaftar di Bursa Efek Indonesia periode 2011-2015. Pengambilan sampel menggunakan metode *purposive sampling* dengan kriteria bank yang menerbitkan laporan keuangan secara lengkap periode 2011-2015, serta bank yang mengalami kerugian selama periode 2011-2015. Jumlah sample yang digunakan dalam penelitian ini adalah 23 bank umum konvensional. Penelitian ini menggunakan data sekunder berupa Laporan Keuangan Tahunan dan Annual Report perusahaan selama tahun 2011-2015. Metode analisis yang digunakan dalam penelitian ini adalah statistik deskriptif, uji asumsi klasik, regresi berganda, dan uji hipotesis.

Hasil penelitian ini menunjukkan bahwa secara signifikan *Intellectual Capital* (VAICTM) berpengaruh positif signifikan terhadap *ROA*, BOPO berpengaruh positif signifikan terhadap *ROA*, sedangkan pada LDR memiliki pengaruh negatif signifikan terhadap *ROA*.

Kata Kunci : ROA, *Intellectual Capital*(VAICTM), BOPO, LDR

Analysis the Effect of Intellectual Capital, Operating Costs Operating Income Ratio (ROA) and the Loan to Deposit Ratio (LDR) Against the Return On Asset (ROA)
(Empirical Study of Banking Companies Listed on the Stock Exchange Period 2011-2015)

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ABSTRACT

This study aimed to analyze the effect of Intellectual Capital (VAICTM), Operating Expenses Operating Income (ROA), and Loan to Deposit Ratio (LDR) to Return On Assets (ROA).

The population in this study was a conventional commercial bank in Indonesia listed in Indonesia Stock Exchange 2011-2015 period. Sampling using purposive sampling method with the criteria of the bank that issued the complete financial reports 2011-2015 period, as well as the banks that suffered losses during the period 2011-2015. The sample used in this study were 23 conventional commercial banks. This study uses secondary data from the Annual Financial Statements and the Annual Report the company during the years 2011-2015. The analytical method used in this research is descriptive statistics, classical assumption test, multiple regression, and hypothesis testing.

The results of this study showed that significantly indicates that the Intellectual Capital (VAICTM) significant positive effect on ROA, BOPO significant positive effect on ROA, while the LDR has a significant negative effect on ROA.

Keywords: ROA, Intellectual Capital (VAICTM), ROA, LDR