

ABSTRACT

Indonesia is a country that is dominated by the banking sector. For that I will analyze the fundamental factor of 4 commercial banks government and four private banks , which affects the level of profitability in terms of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational Efficiency Ratio (BOPO) and Loan Deposit Ratio (LDR).

The study used secondary data sourced from the financial statements contained in the Indonesia Stock Exchange in 2009 until 2015. The analysis method used in this research is regression panel data.

The results of this study concluded the Government General Bank CAR, ROA and LDR significant effect while the NPL ratio has no effect on ROA. Results from the National Private Bank CAR, NPL, BOPO and LDR affect the profitability of banks. These results demonstrated the t test (Partial Test) and Test F (Simultaneous Testing).

Keywords : *Profitability (ROA), Government Commercial Bank, National Private Bank, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operational Efficiency Ratio (BOPO) and Loan Deposit Ratio (LDR).*



ABSTRAK

Negara Indonesia merupakan suatu negara yang didominasi oleh sektor perbankan. Untuk itu saya akan menganalisa faktor fundamental dari 4 bank umum pemerintah dan 4 bank swasta nasional yang mempengaruhi tingkat profitabilitas dalam hal *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Operational Efficiency Ratio (BOPO)* dan *Loan Deposit Ratio (LDR)*.

Data yang digunakan menggunakan data sekunder yang bersumber dari laporan keuangan yang ada di Bursa Efek Indonesia pada tahun 2009 sampai dengan tahun 2015. Metode analisis yang digunakan dalam penelitian ini adalah regresi panel data.

Hasil penelitian ini menyimpulkan Bank Umum Pemerintah rasio CAR, BOPO dan LDR berpengaruh signifikan sedangkan rasio NPL tidak berpengaruh terhadap ROA. Hasil dari Bank Swasta Nasional rasio CAR, NPL, BOPO dan LDR berpengaruh terhadap profitabilitas bank. Hasil ini dibuktikan pada Uji t (Uji Parsial) dan Uji F (Uji Simultan).

Kata kunci : Profitabilitas (ROA), Bank Umum Pemerintah, Bank Swasta Nasional, *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Operational Efficiency Ratio (BOPO)* dan *Loan Deposit Ratio (LDR)*.



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