

ABSTRACT

This research aims to identify and analyze the effect of Capital Adequacy Ratio (CAR), Operation Expense (BOPO), Net Interest Margin (NIM), and Non Performing Loan (NPL) of the Loan to Deposit Ratio (LDR) of conventional bank on the Indonesia Stock Exchange period 2012 – 2016, either simultaneously or partially. Independent variables used in this study is CAR, BOPO, NIM and NPL, while LDR as the dependent variable.

The population in this research is conventional bank listed on the Indonesia Stock Exchange. The sampling technique in this research is purposive sampling. The number of samples in accordance with the prescribed criteria are as many as 35 samples.

Based on the result of the research found that the variable CAR influences negatively insignificantly toward LDR, BOPO and NIM influences positively insignificantly toward LDR, while the variable NPL influences positively significantly toward CAR. But simultaneously CAR, BOPO, NIM, and NPL jointly affect the LDR.

Key Words : Loan to Deposit Ratio (LDR), Conventional Bank, Capital Adequacy Ratio (CAR), Operating Cost (BOPO), Net Interest Margin (NIM), and Non Performing Loan (NPL)

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), dan *Non Performing Loan* (NPL) terhadap *Loan to Deposit Ratio* (LDR) bank konvensional di Bursa Efek Indonesia periode 2012 – 2016, baik secara simultan maupun parsial. Variabel independen yang digunakan dalam penelitian ini adalah CAR, BOPO, NIM dan LDR, sedangkan LDR sebagai variabel dependen.

Populasi dalam penelitian ini adalah perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia. Teknik pengumpulan sampel dalam penelitian ini adalah *purposive sampling*. Banyaknya sampel yang sesuai dengan kriteria yang ditentukan adalah sebanyak 35 sampel.

Berdasarkan hasil penelitian ditemukan bahwa variabel CAR berpengaruh negatif tidak signifikan terhadap LDR, BOPO dan NIM berpengaruh positif tidak signifikan terhadap CAR, sedangkan variabel NPL berpengaruh signifikan terhadap LDR. Namun secara simultan CAR, BOPO, NIM dan NPL secara bersama-sama berpengaruh terhadap LDR.

Kata Kunci : *Loan to Deposit Ratio* (LDR), Bank Konvensional, *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), dan Non Performing Loan (NPL)