

ABSTRACT

This study aims to examine the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Efficiency (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) to Return on Assets (ROA). The problem in this research is the existence of research gap from previous resierch and phenomenon business gap from data group of private foreign exchange national banks in Indonesia period 2013-2016.

The population used in this study is Private Foreign Exchange National Bank in Indonesia listed on Indonesia Stock Exchange (IDX) period 2013-2016. By using Purposive Sampling method, so obtained 44 samples from 15 banking companies observation period (2013-2016). The analysis technique used is Regression Data Panel. From the results of the research on simultaneous testing of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operating Efficiency (BOPO), Net Interest Margin (NIM) and Loan to Deposit Ratio (LDR) simultaneously affect ROA. And from partial test of CAR variable, LDR has no significant effect to ROA, while NPL, BOPO, and NIM have significant influence to ROA.

Keyword : ROA, CAR, NPL, BOPO, NIM, dan LDR



ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Efisiensi Operasional (BOPO), *Net Interest Margin* (NIM), dan *Loan to Deposit Ratio* (LDR) terhadap *Return on Assets* (ROA). Permasalahan dalam penelitian ini adalah adanya *research gap* dari peneliti terdahulu dan *fenomena business gap* dari data kelompok bank umum swasta nasional devisa di Indonesia periode 2013-2016.

Populasi yang digunakan dalam penelitian ini adalah Bank Umum Swasta Nasional Devisa di Indonesia yang terdaftar di Bursa Efek Indonesia (BEI) periode 2013-2016. Dengan menggunakan metode *Purposive Sampling*, sehingga diperoleh 44 sampel dari 15 perusahaan perbankan periode pengamatan (2013-2016). Teknik analisis yang digunakan adalah Regresi Data Panel. Dari hasil penelitian pada pengujian secara Simultan variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Efisiensi Operasional (BOPO), *Net Interest Margin* (NIM), dan *Loan to Deposit Ratio* (LDR) secara bersama sama mempengaruhi ROA. Dan dari pengujian Parsial variabel CAR, LDR tidak berpengaruh signifikan terhadap ROA, sedangkan NPL, BOPO, dan NIM berpengaruh signifikan terhadap ROA.

Kata Kunci : ROA, CAR, NPL, BOPO, NIM, dan LDR

