

ABSTRACT

This study aims to examine and analyze the effect of Capital Adequacy Ratio (CAR), Third Party Funds (DPK), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Operations Expenses to Operations Income (BOPO) to Return On Asset (ROA) of State Owned Enterprises in Indonesia. Research data is daily data for quarterly observation period (January 2, 2009 until December 28, 2013). The sampling method used was saturated sampling. Population of analysis used is the banks into the category of state owned enterprises and 4 banks as samples. The method of analysis used in this study is multiple linear regression, classical assumption testing showed that data of analysis used is normal distribution beside that multikolinearitas, heteroskedastisitas and autocorrelation is not occurring in this study. The results showed that CAR, DPK, LDR, NPL, and BOPO are having significant influence to ROA. Partially CAR, NPL and BOPO are having significant effect to ROA while DPK and LDR are not having significant effect to ROA. BOPO is the biggest significant variable in influencing to ROA. CAR, NPL and BOPO are having negative effect to ROA while DPK and LDR are having positive effect to ROA.

Keywords : Capital Adequacy Ratio (CAR), Third Party Funds (DPK), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Operations Expenses to Operations Income (BOPO), Return On Asset (ROA)



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ABSTRAK

Penelitian ini menguji analisis pengaruh Capital Adequacy Ratio (CAR), Dana Pihak Ketiga (DPK), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap Return On Asset (ROA) pada Bank BUMN di Indonesia. Data penelitian merupakan data triwulan untuk periode observasi 5 tahun (2 Januari 2009 sampai dengan 28 Desember 2013). Metode sampling yang digunakan adalah sampling jenuh. Populasi yang digunakan adalah bank-bank yang masuk dalam kategori BUMN dan 4 bank sebagai sampel. Metode yang digunakan dalam penelitian ini adalah regresi linier berganda, uji asumsi klasik menunjukkan bahwa data yang digunakan berdistribusi normal, selain itu tidak terjadi multikolinearitas, heteroskedastisitas dan autokorelasi dalam penelitian ini. Hasil penelitian menunjukkan bahwa CAR, DPK, LDR, NPL, dan BOPO secara bersama-sama berpengaruh terhadap ROA. Secara parsial CAR, NPL dan BOPO berpengaruh signifikan terhadap ROA sedangkan DPK dan LDR tidak berpengaruh signifikan terhadap ROA. BOPO merupakan variabel yang paling besar pengaruhnya terhadap ROA. CAR, NPL dan BOPO mempunyai hubungan yang negatif terhadap ROA sedangkan DPK, LDR mempunyai hubungan yang positif terhadap ROA.

Kata kunci: Capital Adequacy Ratio (CAR), Dana Pihak Ketiga (DPK), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Biaya Operasional dan Pendapatan Operasional (BOPO), Return On Asset (ROA)

