

ABSTRAK

Penelitian ini bertujuan untuk mengetahui signifikansi pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loans* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA) pada perusahaan perbankan di Bursa Efek Indonesia periode tahun 2014 – 2016.

Populasi dalam penelitian ini adalah 43 perusahaan perbankan di Bursa Efek Indonesia periode tahun 2014 – 2016. Teknik pengambilan sampel menggunakan metode *purposive sampling* dan diperoleh sampel sebanyak 35 perusahaan. Teknik analisis data menggunakan regresi data panel dengan tiga pendekatan model alternatif yaitu *Common effect*, *Fixed effect* dan *Random effect*. Pemilihan model menggunakan uji Chow, uji Hausman, dan uji Lagrange Multiplier.

Hasil penelitian menunjukkan bahwa secara simultan CAR, NPL, NIM, LDR dan BOPO mempengaruhi kenaikan atau penurunan ROA. Hasil uji t-statistik menunjukkan bahwa CAR berpengaruh positif dan signifikan terhadap ROA sedangkan NPL dan BOPO berpengaruh negatif dan signifikan terhadap ROA dan NIM dan LDR tidak berpengaruh terhadap ROA pada perusahaan perbankan di Bursa Efek Indonesia periode tahun 2014 – 2016.

Kata Kunci : *Return on Asset* (ROA), *Capital Adequacy Ratio* (CAR), *Non Performing Loans* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO).

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ABSTRACT

This study aims to determine the significance effect of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Operating Expenses to Operating Income (BOPO) on Return on Asset (ROA) in banking companies listed in Indonesia Stock Exchange period 2014-2016

The population in this study are 43 banking companies listed in Indonesia Stock Exchange period 2014-2015. The sampling technique used purposive sampling method and the sample were 35 companies. Data analysis technique using panel data regression with three alternative model approach that is Common effect, Fixed effect and Random effect. Model selection using Chow test, Hausman test, and Lagrange Multiplier test.

The results show that simultaneously CAR, NPL, NIM, LDR and BOPO affect the increase or decrease in ROA. The result of t-statistic test shows that CAR have positive and significant influence to ROA while NPL and BOPO have negative and significant influence to ROA and NIM and LDR has no effect to ROA of banking company listed in Indonesia Stock Exchange period 2014-2016.

Keyword : Return on Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO).

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