

ABSTRACT

This study aims to determine the effect of Loan to Deposit Ratio, Capital Adequacy Ratio, and operating expense of operating income to return on asset. The sample in this study is a banking sector company listed on Indonesia Stock Exchange (BEI) in 2012-2016. The research method used is quantitative method and research design.

The result of this research is Loan to Deposit Ratio has positive and not significant to return on asset with $t = 0,161$ value sig $0,873 < \alpha = 0,05$. capital adequacy ratio has positive and significant to return on asset with $t = 0,010$ value sig $0,127 < \alpha = 0,05$. operating expense of operating income has negative and not significant to return on asset with $t = -0,328$ nilai sig $0,745 < \alpha = 0,05$.

Keywords: *Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR) ,and operating expense of operating income (BOPO), return on asse (ROA).*



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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Loan to Deposit Ratio, Capital Adequacy Ratio, Dan Beban Operasional Pendapatan Operasional Terhadap Return On Asset. Sampel dalam penelitian adalah perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2012-2016. Metode penelitian yang dipergunakan adalah metode kuantitatif dan desain penelitian kausal.

Hasil penelitian ini adalah loan to deposit ratio berpengaruh positif tetapi tidak signifikan terhadap return on asset dengan $t = 0,161$ nilai sig $0,873 < \alpha = 0,05$. capital adequacy ratio berpengaruh positif dan signifikan terhadap return on asset dengan $t = 0,010$ nilai sig $0,127 < \alpha = 0,05$. Beban Operasional Pendapatan Operasional berpengaruh negative dan tidak signifikan terhadap return on asset dengan $t = -0,328$ nilai sig $0,745 < \alpha = 0,05$.

Kata kunci : *Loan to Deposit Ratio (LDR)*, *Capital Adequacy Ratio (CAR)*, Dan Beban Operasional Pendapatan Operasional (BOPO).



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