

ABSTRACT

This study aims to examine and analyze the effects of Non Performing Loans (NPL), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operational Costs (BOPO), capital structure, inflation, and rates interest in banking profitability. The research data is an annual data that has been published by Indonesia Stock Exchange (BEI) in the period 2010-2016. The sampling method used is purposive sampling. Of the population of 43 banks listed on the BEI, 30 banks met the criteria to be a research sample. The analytical method used in this study is panel data regression. The results showed that NPL and BOPO had a negative effect on changes in ROA, while NIM, CAR, LDR, and capital structure had a positive effect on ROA. But partially inflation and interest rates do not affect changes in ROA. Simultaneously / thoroughly, a model consisting of 8 independent variables can predict changes in ROA (simultaneously affect ROA)

Keywords: Non Performing Loan (NPL), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Cost Operational (BOPO), capital structure, inflation, interest rate, Regression data panel.



ABSTRAK

Penelitian ini bertujuan menguji dan menganalisa pengaruh dari *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Biaya Operasional (BOPO), struktu modal, inflasi, dan suku bunga terhadap profitabilitas perbankan. Data penelitian merupakan data tahunan yang telah di *publish* oleh Bursa Efek Indonesia (BEI) dalam periode 2010-2016. Metode sampling yang digunakan adalah *purposive sampling*. Dari populasi 43 bank yang terdaftar di BEI, 30 bank memenuhi kriteria menjadi sampel penelitian. Metode analisis yang digunakan dalam penelitian ini adalah regresi data panel. Hasil penelitian menunjukkan NPL dan BOPO berpengaruh negative terhadap perubahan ROA, sedangkan NIM, CAR, LDR, dan struktur modal berpengaruh positif terhadap ROA. Namun secara parsial inflasi dan suku bunga tidak berpengaruh terhadap perubahan ROA. Secara simultan/menyeluruh, model yang terdiri dari 8 variabel independen dapat meramalkan perubahan ROA (berpengaruh secara simultan terhadap ROA)

Kata Kunci : *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Biaya Operasional (BOPO), struktu modal, inflasi, suku bunga, regresi data panel.

