

ABSTRACT

The research objective is to analyze and determine whether there is influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL), Net Interest Margin (NIM) and Operating Expenses and Operating Income (BOPO) partially or simultaneously to on Profitability Banking (ROA). The research methods research design in the form of a causal relationship (causal) with statistical descriptive approach to the type of research is quantitative research. The population in this study are all banks in Indonesia while the sample is Bank Indonesia which is listed on the Indonesia Stock Exchange as of Juli 2017 by purposive sampling with criteria of sampling Indonesian banks listed on the Indonesia Stock Exchange in 2013 until 2016 the number of banks 10 bank with data analysis used is panel data regression. The result of analysis study concluded that there are the influences significant Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM) And Operating Expenses and Operating Income (BOPO) of Profitability Banking (ROA). There is the influences no significant Non Performing Loans (NPL) to Profitability Banking (ROA). There are the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loans (NPL), Net Interest Margin (NIM) and Operating Expenses and Operating Income (BOPO) simultaneously to Profitability Banking (ROA).

Keyword : Profitabilitas Banking (ROA), CAR, LDR, NPL, NIM and BOPO



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ABSTRAK

Tujuan penelitian adalah untuk menganalisis dan mengetahui apakah terdapat pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loans (NPL)*, *Net Interest Margin (NIM)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) secara parsial maupun simultan terhadap *Profitabilitas* perbankan (*ROA*). Metode penelitian menggunakan desain penelitian berbentuk hubungan sebab akibat (kausal) dengan pendekatan deskriptif statistik dengan jenis penelitian adalah penelitian kuantitatif. Populasi dalam penelitian ini adalah seluruh bank di Indonesia sedangkan sampel adalah Perbankan Indonesia yang terdaftar pada Bursa Efek Indonesia per Juli 2017 melalui teknik *purposive sampling* dengan kriteria penentuan sampel perbankan Indonesia yang terdaftar di Bursa Efek Indonesia pada tahun 2013 sampai dengan tahun 2016 dengan jumlah bank 10 bank dengan teknik analisis data menggunakan analisis regresi data panel. Hasil penelitian menyimpulkan bahwa terdapat pengaruh yang signifikan *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Net Interest Margin (NIM)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap *Profitabilitas* perbankan (*ROA*). Tidak terdapat pengaruh yang signifikan *Non Performing Loans (NPL)* terhadap *Profitabilitas* perbankan (*ROA*). Terdapat pengaruh yang signifikan *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loans (NPL)*, *Net Interest Margin (NIM)* dan Biaya Operasional dan Pendapatan Operasional (BOPO) secara simultan terhadap terhadap *Profitabilitas* perbankan (*ROA*).

Kata Kunci : *Profitabilitas Perbankan (ROA), CAR, LDR, NPL, NIM and BOPO*

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