

ABSTRACT

The purpose of this research is to analyze the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operating Expanses Operating Income (OEOI) to Return In Asset (ROA). The research design used is leather. The subjects of this study are Commercial Banks listed on Indonesia Stock Exchange Period 2010-2016. By purposive sampling method. Samples taken are as many as 8 Banks from total 15 Banks with the condition that banks have the highest Asset during the period 2010-2016. The results showed that the CAR had no significant negative effect on ROA, NPL had no significant negative effect on ROA, NIM had significant positive effect and BOPO had significant negative effect to ROA.

Keywords: CAR, NPL, NIM, BOPO, ROA.



ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO) terhadap Return In Asset (ROA). Desain penelitian yang digunakan adalah kualitatif. Subjek penelitian ini adalah Bank Umum yang terdaftar di Bursa Efek Indonesia Periode 2010-2016. Dengan metode purposive sampling. Sampel diambil adalah sebanyak 8 Bank dari jumlah total 15 Bank dengan syarat bank yang mempunyai aset tertinggi selama periode 2010-2016. Hasil penelitian menunjukkan bahwa CAR berpengaruh negatif tidak signifikan terhadap ROA, NPL berpengaruh negatif tidak signifikan terhadap ROA, NIM berpengaruh positif signifikan dan BOPO berpengaruh negatif signifikan terhadap ROA.

Kata Kunci: CAR, NPL, NIM, BOPO, ROA.

