

ABSTRACT

The main objective of this research is to test and analyze the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operational Income Operating Costs (BOPO) on Return on Assets (ROA) in Conventional Commercial Banks (Persero) 2013-2017 period. This study uses the Saturated Sampling technique with the specified criteria. From these criteria, the number of samples is 4 (four) Conventional Commercial Banks (Persero) which are listed on the Indonesia Stock Exchange (IDX) from 2013-2017. The analytical method used is panel data regression analysis with the help of software Eviews 8. The first stage in this study is to examine the relationship between Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operational Income Operating Costs (BOPO) to Return On Assets (ROA) at Conventional Commercial Banks (Persero). The results of this study state that the Capital Adequacy Ratio (CAR) variable has a positive and significant effect on Return On Assets (ROA), Operational Income Operational Costs (BOPO) has a negative not significant effect on Return on Assets (ROA), while the Loan to Deposit Ratio (LDR) variable does not affect Return On Assets (ROA).

Keywords : Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Efisiensi Operasional (BOPO), Return On Assets (ROA)



ABSTRAK

Tujuan utama dari penelitian ini adalah untuk menguji dan menganalisis pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Biaya Operasional Pendapatan Operasional (BOPO)* terhadap *Return On Assets (ROA)* pada Bank Umum Konvensional (Persero) Periode 2013-2017. Penelitian ini menggunakan teknik pengambilan Sampel Jenuh dengan kriteria yang ditentukan. Dari kriteria tersebut maka jumlah sampelnya sebanyak 4 (empat) Bank Umum Konvensional (Persero) yang terdaftar di Bursa Efek Indonesia (BEI) dari tahun 2013-2017. Metode analisis yang digunakan yaitu dengan analisis regresi data panel dengan bantuan *software Eviews 8*. Tahap pertama dalam penelitian ini untuk menguji hubungan antara *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, dan *Biaya Operasional Pendapatan Operasional (BOPO)* terhadap *Return On Assets (ROA)* pada Bank Umum Konvensional (Persero). Hasil dari penelitian ini menyatakan bahwa variabel *Capital Adequacy Ratio (CAR)* berpengaruh positif dan signifikan terhadap *Return On Assets (ROA)*, *Biaya Operasional Pendapatan Operasional (BOPO)* berpengaruh negatif tidak signifikan terhadap *Return on Asset (ROA)*, sedangkan variabel *Loan to Deposit Ratio (LDR)* tidak berpengaruh terhadap *Return On Assets (ROA)*.

Kata Kunci : *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Biaya Operasional Pendapatan Operasional (BOPO)*, *Return On Assets (ROA)*



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