

## ABSTRAK

Penelitian ini bertujuan untuk menganalisa faktor-faktor yang mempengaruhi profitabilitas pada bank umum yang terdaftar di Bursa Efek Indonesia (BEI). Faktor – faktor yang di uji adalah Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Beban Operasional terhadap Pendapatan Operasional (BOPO) dan Loan to Deposit Ratio (LDR), Net Interest Margin (NIM) terhadap Return On Assets (ROA).

Metode yang digunakan adalah analisis statistik dalam bentuk uji regresi linear berganda. Pengambilan sampel penelitian ini menggunakan metode purposive sampling, dengan sampel sebanyak 18 bank umum yang terdaftar di Bursa Efek Indonesia pada tahun 2011 – 2015 dan dihubungkan oleh 6 variabel. Dengan variabel independen : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Beban Operasional terhadap Pendapatan Operasional (BOPO) dan Loan to Deposit Ratio (LDR), Net Interest Margin (NIM) dan 1 variabel dependen yaitu Return On Assets (ROA).

Hasil penelitian ini menunjukkan bahwa BOPO dan NIM memiliki pengaruh yang signifikan terhadap ROA, sedangkan CAR, NPL dan LDR tidak berpengaruh signifikan terhadap ROA.

Kata kunci : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Beban Operasional terhadap Pendapatan Operasional (BOPO), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Return On Assets (ROA).



## ABSTRACT

This study is aimed to analyze the factors that affects the profitability of commercial banks which listed on Indonesia Stock Exchange (IDX). The Factors are Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Comparison of Operating Expense to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM) toward Return On Assets (ROA).

The method used is using statistic analysis in the form of multi linear regression test. Sample of this study purposive sampling method, with 18 National Commercial Bank which listed on Indonesia Stock Exchange (IDX) in the year of 2011- 2015 and connected with 6 variable. The independent variable : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Comparison of Operating Expense to Operating Income (BOPO) dan Loan to Deposit Ratio (LDR), Net Interest Margin (NIM) and 1 dependent variable is Return On Assets (ROA).

The result of this study indicate that BOPO and NIM has significant effect to ROA, while CAR, NPL and LDR has no significant effect to ROA.

Keywords : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Comparison of Operating Expense to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Return On Assets (ROA).

