

ABSTRACT

In investing in the money market, investors should consider several factors internal fundamental banks. The purpose of this research is to know the influence of Non Performing Loan, Capital Adequacy Ratio and Operational Expenses to Operating Profit toward Portfolio of Deposito BPJS Ketenagakerjaan. The objective of this research is to examine and analyze the impact of Non Performing Loan, Capital Adequacy Ratio, Loan to Deposit Ratio toward the portfolio of deposit of BPJS Ketenagakerjaan. This research used quantitative research design. The data used in this research are all cooperation bank with BPJS Ketenagakerjaan in website of BPJS Ketenagakerjaan and in infovesta. This research is classified as causal research with 29 banks are listed that cooperation bank with BPJS Ketenagakerjaan. The Bank is a bank belonging to categories BUKU II and III. Sampling was conducted with a sensus sampling method during 2015 to 2017. The type of data is secondary data. Technical analysis used data panel. The result show that Non Performing Loan (NPL) did not have significant influence to deposit of BPJS Ketenagakerjaan, and Capital Adequacy Ratio (CAR) have positive significant influence to deposit of BPJS Ketenagakerjaan, , Loan to Deposit Ratio (LDR) have positive significant influence to deposit of BPJS Ketenagakerjaan and operational Expenses to Operating Profit have negative significant influence to deposit of BPJS Ketenagakerjaan.

Keywords: *Deposit of BPJS Ketenagakerjaan Portfolio, Non Performing Loan, Capital Adequacy Ratio, Loan to Deposit Ratio, and Operational Expenses to Operating Income..*

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ABSTRACT

Tujuan dari penelitian ini adalah untuk menguji dan menganalisis dampak *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR) dan BOPO terhadap portofolio deposito BPJS Ketenagakerjaan. Penelitian ini menggunakan desain penelitian kuantitatif. Data yang digunakan dalam penelitian ini adalah seluruh bank kerjasama dengan BPJS Ketenagakerjaan di situs resmi BPJS Ketenagakerjaan dan infovesta. Penelitian ini tergolong penelitian kausal dengan 29 bank yang terdaftar yaitu Bank Pemerintah, Bank Daerah dan Bank Swasta dengan kategori Buku 3 sampai dengan Buku 4 yang kerjasama dengan BPJS Ketenagakerjaan. Pengambilan sampel dilakukan dengan metode sensus sampling selama 2015 hingga 2017. Jenis data adalah data sekunder. Analisis teknis menggunakan panel data. Hasil penelitian menunjukkan bahwa *Non Performing Loan* (NPL) tidak memiliki pengaruh yang signifikan terhadap portofolio deposito BPJS Ketenagakerjaan, *Capital Adequacy Ratio* (CAR) memiliki pengaruh signifikan positif terhadap portofolio BPJS Ketenagakerjaan, *Loan to Deposit Ratio* (LDR) memiliki signifikan positif pengaruh terhadap portofolio BPJS Ketenagakerjaan dan Biaya operasional terhadap pendapatan operasional (BOPO) berpengaruh negatif signifikan terhadap Portofolio Deposito BPJS Ketenagakerjaan.

Kata Kunci: Portofolio Deposito BPJS Ketenagakerjaan, *Non Performing Loan*, *Capital Adequacy Ratio*, *Loan to Deposit Ratio* dan *Operational Expenses to Operating Income*



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