

ABSTRACT

This research purpose is to provide the empirical evidence about the influence of the variables Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), BOPO and Net Interest Margin (NIM) toward the banking performance as measured by Return On Asset (ROA) and Return On Equity (ROE). The object of the research is all conventional banks are still operating and their financial statement data available at Otoritas Jasa Keuangan (OJK) in the period of the study (June 2009 until December 2015). The analysis technique used is census whereas all population members are used as a sample which means the sample used is the same as the population. The number of samples are 106 banks. The research classified based on the ownership structure of banks, namely : 4 of State Owned Bank, 32 of Foreign Exchange National Private Banks, 23 of Non Foreign Exchange National Private Banks, 26 of Regional Development Banks (BPD), 11 of Mixed Banks and 10 of Foreign Banks. Analysis technique used is Data Panel Regression. Determination model of Common Effect (CE), Fixed Effect (FE) or Random Effect (RE) using the Chow Test, Hausman Test and Langrange Multiplier Test. The classical assumption testing used in this research contain of multicollinearity and heteroskedatisitas because the research using Data Panel. From the F test result is obtained that F value is 0.0000 for dependent variable ROA and ROE. It means that F value is less than 0.05 and it shows that variable of CAR, LDR, NPL, BOPO and NIM simultaneously affect significantly to ROA and ROE. According to the t test result, it can conclude that CAR, LDR and BOPO partially have negative effect significantly to ROA, NPL don't have effect to ROA and NIM partially have positive effect significantly to ROA. CAR, LDR, NPL and BOPO partially have negative effect significantly to ROE and NIM partially have positive effect significantly to ROE. Different research results obtained at the time the data grouped by the ownership structure of the bank.

Keywords : Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), BOPO, Net Interest Margin (NIM), Return On Asset (ROA), Return On Equity (ROE), Common Effect (CE), Fixed Effect (FE), Random Effect (RE), Chow Test, Hausman Test, Langrange Multiplier Test.

ABSTRAK

Penelitian ini dilakukan untuk memberikan bukti empiris pengaruh rasio keuangan *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Net Interest Margin* (NIM) terhadap kinerja bank yang diukur dengan rasio *Return On Asset* (ROA) dan *Return On Equity* (ROE). Obyek penelitian adalah seluruh bank umum konvensional yang tersedia data laporan keuangannya di Otoritas Jasa Keuangan (OJK) dalam kurun waktu penelitian yaitu Juni 2009 sampai dengan Desember 2015. Teknik pengambilan sampling adalah sampling jenuh, yaitu semua anggota populasi dijadikan sebagai sampel. Jumlah sampel adalah 106 bank. Penelitian ini juga dikelompokkan berdasarkan struktur kepemilikan yaitu: 4 Bank Persero, 32 Bank Umum Swasta Nasional Devisa, 23 Bank Umum Swasta Nasional Non Devisa, 26 Bank Pembangunan Daerah, 11 Bank Campuran dan 10 Bank Asing. Teknik analisis yang digunakan adalah Regresi *Data Panel*. Penentuan Model *Common Effect* (CE), *Fixed Effect* (FE) atau *Random Effect* (RE) menggunakan *Chow Test*, *Hausman Test* dan *Langrangge Multiplier Test*. Karena menggunakan *Data Panel* maka uji asumsi klasik yang digunakan hanya uji multikolinieritas dan uji heteroskedastisitas. Dari hasil uji F didapat nilai F hitung atau Prob.(F-statistic) sebesar 0.0000 untuk ROA dan ROE. Hal ini berarti nilai F hitung kurang dari 0.05 yang menunjukkan bahwa variabel CAR, LDR, NPL, BOPO dan NIM secara bersama-sama mempunyai pengaruh signifikan terhadap ROA dan ROE. Berdasarkan uji t disimpulkan bahwa CAR, LDR dan BOPO secara parsial berpengaruh signifikan negatif terhadap ROA, NPL tidak berpengaruh terhadap ROA dan NIM berpengaruh signifikan positif terhadap ROA. Variabel CAR, LDR, NPL dan BOPO secara parsial berpengaruh signifikan negatif terhadap ROE dan NIM berpengaruh signifikan positif terhadap ROE. Hasil penelitian yang berbeda diperoleh pada saat data dikelompokkan berdasarkan struktur kepemilikan bank.

Kata kunci : *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), BOPO, *Net Interest Margin* (NIM), *Return On Asset* (ROA), *Return On Equity* (ROE), *Common Effect* (CE), *Fixed Effect* (FE), *Random Effect* (RE), *Chow Test*, *Hausman Test*, *Langrangge Multiplier Test*.