

ABSTRAK

Penelitian ini bertujuan menguji dan menganalisis pengaruh Capital Adequacy Ratio (CAR), Biaya Operasioanl Pendapatan Operasional (BOPO) dan Loan to Deposit Ratio (LDR) terhadap Return On Asset (ROA) dan Return On Equity (ROE), pada bank devisa di Indonesia. Populasinya adalah bank devisa periode tahun 2008 – 2013. Metode sampling adalah purposive dimana sampel dilengkapi dengan laporan keuangan tahunan dan memiliki CAR lebih besar dari 8% . Metode analisis yang digunakan adalah regresi sederhana. Hasil penelitian menunjukkan variable CAR, BOPO dan LDR secara bersama sama (simultan) berpengaruh secara signifikan terhadap kinerja ROA dan ROE satu tahun ke depan. Secara parsial CAR dan LDR tidak berpengaruh terhadap kinerja ROA dan ROE satu tahun ke depan, sedangkan BOPO berpengaruh secara parsial terhadap kinerja ROA dan ROE satu tahun ke depan.

Kata kunci : Capital Adequacy Ratio (CAR), Biaya Operasional Per Pendapatan Operasional (BOPO), Loan to Deposit Ratio (LDR), Return On Asset (ROA) dan Return On Equity (ROE)



ABSTRACT

This study aims to examine and analyze the effect of Capital Adequacy Ratio (CAR), Operations Expenses to Operation Income (BOPO), and Loan to Deposit Ratio (LDR) toward Return On Asset (ROA) and Return On Equity (ROE) of Devisa Bank in Indonesia. The population is devisa bank is the period 2008 until 2013. The sample method is purposive best on completeness of the Financial Annual Report and have CAR more than 8 %. The method of analysis used in this study is simple regression. The result showed that Capital Adequacy Ratio (CAR), Operations Expenses to Operation Income (BOPO) and Loan to Deposit Ratio (LDR) simultaneously are having significant influence to Return On Asset (ROA) and Return On Equity (ROE) one year a head. Partially Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) are not having influence to the performance Return On Asset (ROA) and ROE one year a head but Operations Expenses to Operation Income (BOPO) having influence to the performance Return on Asset (ROA) and Return On Equity (ROE) one year a head.

Keywords : Capital Adequacy Ratio (CAR), Operations Expenses to Operation Income (BOPO), Loan to Deposit Ratio (LDR), Return On Asset (ROA) and Return On Equity (ROE)

UNIVERSITAS
MERCU BUANA