

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Net Interest Margin (NIM) and Operating Expenses to Operating Income Ratio (OEOI) on Return on Assets (ROA) in the conventional banks listed in Indonesian Stock Exchange (IDX) during 2013 to 2017. The sample used in this study consists 35 of 36 conventional commercial banks listed in IDX. The study utilized panel data obtained from Bank Indonesia's report and audited financial reports annually published by banking firms listed in IDX. By using Fixed Effect Model in Eviews, F test result showed that variable of CAR, LDR, NPL, NIM and OEOI simultaneously affect significantly to ROA which is previously performed classical assumption test such as Heteroscedasticity Test. According to the t test result, it can conclude a positive relation of NIM and ROA with strong statistical importance. LDR have no impact on ROA. While, CAR, NPL and OEOI resulted a negative and significant impact on ROA. Prediction capability from these five variables toward ROA is 94,60% where 5,40% is affected to other factor that is not added in the model.

Keywords: *Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Net Interest Margin, Operating Expenses to Operating Income Ratio, Return on Assets, Fixed Effect Model.*

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Net Interest Margin (NIM) dan Beban Operasional terhadap Pendapatan Operasional (BOPO) terhadap Return on Assets (ROA) pada bank konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2013 – 2017. Sampel yang digunakan dalam penelitian ini terdiri dari 35 bank dari 36 bank konvensional yang terdaftar di BEI. Penelitian ini menggunakan panel data yang diperoleh dari laporan Bank Indonesia dan laporan keuangan tahunan yang telah diaudit dan dipublikasikan oleh bank sampel di BEI. Dengan menggunakan Fixed Effect Model dengan bantuan Eviews, uji F menunjukkan bahwa variabel CAR, LDR, NPL, NIM dan BOPO secara bersama - sama berpengaruh signifikan terhadap ROA dimana sebelumnya sudah dilakukan uji asumsi klasik seperti uji Heteroskedastisitas. Berdasarkan hasil uji t didapatkan bahwa NIM berpengaruh positif dan signifikan terhadap ROA. LDR tidak berpengaruh terhadap ROA. Sementara, CAR, NPL dan BOPO berpengaruh negatif dan signifikan terhadap ROA. Kemampuan prediksi dari kelima variabel tersebut terhadap ROA sebesar 94,60% sedangkan 5,40% sisanya dipengaruhi oleh faktor lain yang tidak dimasukkan ke dalam model penelitian.

Kata Kunci: Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Net Interest Margin, Beban Operasional terhadap Pendapatan Operasional, Return on Assets, Fixed Effect Model.