ABSTRACT

The aim of the study is to determine the influence of variable Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO) towards Return on Asset (ROA). Data were collected from 40 Indonesia Public Bank that listed in BEI period 2013-2015. The research adopts multiple regression analysis to examine the hypotheses. The results indicated that only NIM and BOPO that influence ROA, while CAR, NPL and LDR has not influence towards ROA. The suggest of this study is that the bank's management and investors should be emphasized that in order to increase ROA or to measure financial performance, they need to consider and pay attention in financial's ratio such us NIM and BOPO.

Keyword: Return on Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO).

ABSTRAK

Penelitian ini bertujuan untuk menentukan pengaruh Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO) terhadap Return on Asset (ROA). Data diperoleh dari 40 perbankan Indonesia yang terdaftar pada BEI periode 2013-2015. Penelitian ini menggunkan analisis regresi berganda untuk menguji hipotesis. Hasil menunjukkan bahwa hanya NIM dan BOPO yang berpengaruh terhadap ROA, sementara CAR, NPL dan LDR tidak berpengaruh terhadap ROA. Saran yang dapat diberikan dalam penelitian ini adalah manajemen perbankan dan investor harus menekankan bahwa dalam upaya meningkatkan ROA atau mengukur kinerja keuangan perbankan, perlu memperimbangkan dan memperhatikan ratio keuangan seperti NIM dan BOPO.

Kata Kunci: Return on Asset (ROA), Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO).