PENGARUH CAPITAL ADEQUACY RATIO (CAR), LIKUIDITAS DAN EFISIENSI OPERASIONAL (BOPO) TERHADAP PROFITABILITAS PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI)

By

ABSTRACT

This research aimed to analyze the effect of capital adequacy ratio (CAR), liquidity (loan to deposit ratio-LDR), operational efficiency (BOPO) of profitability (return on assets ROA) at banking companies listed on the Indonesia Stock Exchange (IDX).

This research is research kausatif with a population of listed banking company in BEI. Whereas this research sample was determined by the purposive sampling method so be obtained 84 samples of 28 banking companies in the observation period (2011-2013). The data type used is secondary data obtained from publication of the financial statements at banking companies in www.idx.co.id. Methods of analysis used is multiple regression analysis.

The results of the study shows that CAR has positive and no significant effect on ROA in the banking companies that listed on the BEI, LDR has positive and no significant effect on ROA in the banking companies that listed on the BEI, and BOPO has negative and significant effect on ROA in the banking companies that listed on the BEI.

Key words : Capital Adequacy Ratio, Liquidity, Operational Efficiency, Profitability banking