

ABSTRACT

This study was conducted with the aim to empirically test the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), BOPO and Loan to Deposit Ratio (LDR) partially to profitability (ROA) of Bank firm that listed on Indonesian Stock Exchange. In addition, the study empirically examine the effect of CAR, NPL, BOPO and LDR simultaneously on profitability (ROA) of bank firm that listed on Indonesia Stock Exchange in the period of 2012-2016.

This research using data from published financial reports Banking Firms that published from Indonesia Banking in the periode of 2012-2016. The number of population for this research is 43 companies and the number of sample that examined after passed the purposive sampling phase is 32 companies. Analyze technique to use in this research is multiple linier regression to obtain picture which totally regarding relationship between one variable with other variable.

The results showed that Capital Adequacy Ratio (CAR) has a positive and significant effect on Return on Assets. Non Performing Loan (NPL) has a significant negative effect on Return on Assets (ROA). Operating efficiency BOPO has a significant negative effect on Return on Assets (ROA). While the influence of Loan to Deposit Ratio (LDR) has a significant effect on Return on Assets (ROA).

Key Words: CAR, NPL, BOPO, LDR, ROA, Bank.



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ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk menguji secara empiris pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Biaya Operasional Pada Pendapatan Operasional* (BOPO), dan *Loan to Deposit Ratio* (LDR) secara parsial terhadap profitabilitas (ROA) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia.

Data diperoleh dari Laporan Keuangan Publikasi yang diterbitkan Bank Indonesia dengan periode waktu tahun 2012 hingga 2016. Jumlah populasi penelitian ini adalah 43 perusahaan dan jumlah sampel 32 perusahaan dengan melewati tahap purposive sample. Teknik analisa yang akan dipakai dalam penelitian ini adalah regresi linier berganda untuk memperoleh gambaran yang menyeluruh mengenai hubungan antara variabel satu dengan variabel yang lain.

Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif dan signifikan terhadap Return on Asset. *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap Return on Asset (ROA). Efisiensi operasi *Biaya Operasional terhadap Pendapatan Operasional* (BOPO) berpengaruh negatif signifikan terhadap Return on Asset (ROA). Sedangkan pengaruh *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap Return on Asset (ROA).

Kata Kunci: CAR, NPL, BOPO, LDR, ROA, Bank.

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