

“PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING LOAN (NPL)*, *LOAN TO DEPOSIT RATIO (LDR)*, DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL TERHADAP *RETURN ON ASSET* PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2016-2018”

ABSTRAKSI

Oleh :
Yuanita

Dosen Pembimbing :
Dra. Yuniep Mujati Suaidah, M.Si

Menjaga kinerja perusahaan sangatlah penting bagi bank dalam mempertahankan tingkat profitabilitas. Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, dan Biaya Operasional Pendapatan Operasional terhadap *Return On Asset*.

Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2016-2018. Metode pengambilan sampel dilakukan dengan *purposive sampling*. Jumlah perusahaan sektor perbankan yang dijadikan sampel sebanyak 29 perusahaan sehingga total sampel penelitian adalah 87. Metode analisis yang digunakan adalah analisis regresi linear berganda.

Hasil dari penelitian ini menunjukkan bahwa *Capital Adequacy Ratio (CAR)* dan *Loan to Deposit Ratio (LDR)* tidak memiliki pengaruh terhadap *Return On Asset (ROA)*. Dan hasil penelitian ini juga menunjukkan bahwa *Non Performing Loan (NPL)* dan Biaya Operasional Pendapatan Operasional memiliki pengaruh signifikan terhadap *Return On Asset*.

Kata kunci : *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, Biaya Operasional Pendapatan Operasional, *Return On Asset (ROA)*

**“THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR),
NON PERFORMING LOAN (NPL), LOAN TO DEPOSIT RATIO
(LDR), AND OPERATIONS EXPENSES TO OPERATIONS
INCOME (BOPO) ON RETURN ON ASSET AT THE LISTED
BANKING COMPANY IN INDONESIA STOCK EXCHANGE
(BEI) ON PERIOD 2016-2018”**

ABSTRACT

**By :
Yuanita**

**Supervisor :
Dra. Yuniep Mujati Suaidah, M.Si**

Maintaining the company's performance is very important for banks in maintaining a level of profitability. This study aims to analyse the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Operations Expenses to Operations Income (BOPO) on Return On Asset.

The data used in this research is secondary data obtained from the financial statements of banking companies listed in Indonesia Stock Exchange 2016-2018 period. The sampling method is done with purposive sampling. The number of banking companies sampled as many as 29 companies, bringing the total sample is 87. The method of analysis used is multiple linear regression analysis.

The result of this study show that Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) do not have significant influence on Return On Asset. And the other result of this study show that Non Performing Loan (NPL) and Operations Expenses to Operations Income (BOPO) have significant influence on Return On Asset.

Keyword: *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operations Expenses to Operations Income (BOPO), Return On Asset (ROA)*