

ABSTRAK

Sebagaimana perusahaan pada umumnya, bank umum swasta dalam beroperasional juga mempunyai tujuan untuk bisa mendapatkan laba yang setinggi-tingginya. Oleh karena itu bank harus menjaga rasio-rasio keuangannya disesuaikan dengan keputusan Bank Indonesia serta menjaga kinerjanya agar tetap dipercaya oleh nasabah dalam kegiatan perekonomian. Dalam penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), dan Biaya Operasional Dibandingkan Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA).

Data yang ada dalam penelitian ini merupakan data sekunder yaitu bank- bank swasta nasional devisa dan non devisa yang *go public* di Bursa Efek Indonesia. Jumlah sampel yang digunakan sebanyak 22 bank- bank swasta yang *go public* di Bursa Efek Indonesia dengan periode 2012-2014. Metode analisis yang digunakan dalam penelitian ini yaitu menggunakan analisis regresi berganda yang sebelumnya telah dilakukan uji asumsi klasik terlebih dahulu.

Hasil uji t menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan *Non Performing Loan* (NPL) berpengaruh positif dan tidak signifikan, variabel *Net Interest Margin* (NIM) berpengaruh positif dan signifikan, variabel Biaya Operasional Dibandingkan Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return On Asstes* (ROA), Sedangkan Hasil uji F menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), dan Biaya Operasional Dibandingkan Pendapatan Operasional (BOPO) secara bersama-sama berpengaruh signifikan terhadap *Return On Asset* (ROA).

Kata Kunci: *Capital Adequacy Ratio, Loan to Deposit Ratio, Net Interest Margin, Non Performing Loan, Biaya Operasional Dibandingkan Pendapatan Operasional, Return On Asset.*

ABSTRACT

As the company in general, national private commercial bank in the foreign exchange and other non operational also has the objective to get the highest profit. Therefore, banks should maintain financial ratios adjusted to the decision of Bank Indonesia as well as maintain its performance in order to remain trusted by customers in economic activities. In this study aimed to examine the effect of the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Operating Expenses Compared Operating Income (ROA) of the Return On Asset (ROA).

Data contained in this research is secondary data of private national banks and non-foreign exchange to go public in Indonesia Stock Exchange. The samples used were 22 national private banks that go public in Indonesia Stock Exchange in 2012-2014. The analytical method used in this research is using multiple regression analysis previously performed classical assumption first.

T test results showed that the variable Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Non Performing Loan (NPL) and positive effect was not significant, the variable Net Interest Margin (NIM) positive and significant impact, variable Operating Costs Compared Operating Income (ROA) a significant negative effect on Return On Asstes (ROA), while F test results show that the variable Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Operating Expenses Operating Income Compared (ROA) together have a significant effect on Return On Assets (ROA).

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