

Pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Biaya Operasional Pendapatan Operasional (BOPO)* terhadap *Return On Assets (ROA)* (Survei pada Bank Umum Swasta Nasional Devisa periode 2014-2016)

ABSTRAK

Bank dalam melakukan kegiatan operasionalnya memiliki tujuan utama untuk mencapai tingkat profitabilitas yang maksimal dengan menggunakan *Return On Assets (ROA)*. ROA pada Bank Umum Swasta Nasional Devisa mengalami penurunan setiap tahunnya mulai dari tahun 2014 hingga 2016. Berdasarkan penjelasan tersebut, penelitian ini bertujuan untuk mengetahui bagaimana gambaran dan bagaimana pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Biaya Operasional Pendapatan Operasional (BOPO)* terhadap *Return on Assets (ROA)* pada Bank Umum Swasta Nasional Devisa pada tahun 2014-2016 secara parsial. Faktor-faktor yang diuji dalam penelitian adalah tingkat CAR, LDR, BOPO dan ROA. Penelitian melakukan pengambilan sampel dengan cara *non probability sampling*. Teknik yang digunakan yaitu *purposive sampling*. *Purposive sampling* sehingga diperoleh 31 sampel dari 41 perusahaan perbankan. Teknik analisis yang digunakan adalah uji asumsi klasik, analisis regresi linier berganda, dan pengujian hipotesis menggunakan uji hipotesis t-statistik untuk menguji koefisien regresi parsial serta F-Statistik untuk menguji koefisien regresi simultan dengan tingkat signifikansi 5%. Perhitungan statistik dilakukan dengan menggunakan *Software E-views 8*. Hasil penelitian menunjukkan bahwa nilai rata-rata CAR, LDR, BOPO dan ROA Bank Umum Swasta Nasional Devisa tahun 2014-2016 menunjukkan perubahan yang berbeda beda, sedangkan secara parsial variabel CAR berpengaruh signifikan kearah Positif terhadap ROA, variabel LDR berpengaruh signifikan kearah positif terhadap ROA, dan variabel BOPO tidak bisa dilakukan pengujian karena nilai probabilitasnya melebihi dari yang ditetapkan.

Kata Kunci : *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Beban Operasional Pendapatan Operasional (BOPO)*, *Return on Assets (ROA)*.

The Influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operating Expense to Operating Income (BOPO) to Return On Assets (ROA) (Survey in foreign exchange commercial banks at 2014-2016 period)

ABSTRACT

Bank in doing its operational activity has a main purpose to reach maximum profitability by using Return On Assets (ROA). ROA in foreign exchange commercial banks decrease in every year from 2014 until 2016. According to the description this research intended for knowing how to picture and how that influence to Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expense to Operating Income (BOPO) to Return on Assets (ROA) by partial. Factors that tested in this research are CAR, LDR, BOPO and ROA level. Research taking samples with non probability sampling at the same time technique that used is purposive sampling. Purposes sampling so that obtained 31 samples from 41 banking company. The analytical techniques used were classical assumption test, multiple linear regression analysis, and hypothesis test using t-statistic hypothesis test to test partial regression coefficient and F-Statistic to test the simultaneous regression coefficient with 5% significance level. All the statistic calculation are done by using software E Views 8. The result shows that average scores of CAR, LDR, BOPO and ROA in foreign exchange commercial banks in 2014-2016 shows some different changes while in partial variable CAR takes a significant effect in positive way to ROA, LDR takes a significant effect in positive way to ROA, and BOPO variable can not be tested because its probability value exceeds that specified.

Keyword: *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR),*

Operating Expense to Operating Income (BOPO), Return on Assets (ROA).