

ABSTRACT

This study aims to determine the effect of Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Third Party Fund (DPK) to Return On Assets (ROA). The sampling technique used is purposive sampling with the criteria of the banking sector listed on the Indonesia Stock Exchange which publishes the complete annual report during the period 2012-2016 and has complete availability of data related to the research variables. Obtained a total sample of 37 companies from 43 banking companies. Data analysis technique used is multiple regression. The result of analysis shows that operational cost per operating income and net interest margin significantly affect the return on assets, while the loan to deposit ratio, non performing loan and third party funds have no effect on return on assets.

Key words: *Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR), Non Performing Loan (NPL), Third Party Fund (ROA), Return On Assets (ROA).*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui adanya pengaruh Biaya Operasional per Pendapatan Operasional (BOPO), *Net Interest Margin (NIM)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, Dana Pihak Ketiga (DPK) terhadap *Return On Assets (ROA)*. Teknik sampling yang digunakan adalah *purposive sampling* dengan kriteria sektor perbankan yang terdaftar di Bursa Efek Indonesia yang mempublikasi annual report lengkap selama periode 2012-2016 dan memiliki ketersediaan data yang lengkap terkait dengan variabel penelitian. Diperoleh jumlah sampel sebanyak 37 perusahaan dari 43 perusahaan perbankan. Teknik analisis data yang digunakan adalah regresi berganda. Hasil analisis menunjukkan biaya operasional per pendapatan operasional dan *net interest margin* signifikan berpengaruh terhadap *return on assets* sedangkan *loan to deposit ratio*, *non performing loan* dan *dana pihak ketiga* tidak berpengaruh terhadap *return on assets*.

Kata kunci: Biaya Operasional per Pendapatan Operasional (BOPO), *Net Interest Margin (NIM)*, *Loan To Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, Dana Pihak Ketiga (DPK), *Return On Assets (ROA)*.