

ABSTRAK

Penelitian ini bertujuan untuk membuktikan secara empiris pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, dan Efisiensi Operasional (BOPO) terhadap *Return On Assets (ROA)*. Populasi dalam penelitian ini menggunakan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2013 sampai dengan 2015. Metode pengambilan sampel menggunakan metode *purposive sampling*, sehingga diperoleh sampling sebanyak 105 sampel. Metode dan teknik analisis data yang digunakan dalam penelitian ini adalah statistik deskriptif, uji asumsi klasik, analisis regresi linear berganda dan uji hipotesis.

Hasil penelitian ini membuktikan bahwa *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)* dan *Non Performing Loan (NPL)* tidak berpengaruh terhadap *Return On Assets (ROA)*. Penelitian ini membuktikan bahwa *Net Interest Margin (NIM)* dan Efisiensi Operasional (BOPO) berpengaruh terhadap *Return On Assets (ROA)*.

Kata kunci : *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, Efisiensi Operasional (BOPO), *Return On Assets (ROA)*.

ABSTRACT

This research aims to prove empirically the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Net Interest Margin (NIM), and Operational Efficiency (BOPO) to Return On Assets (ROA). The population in this research used a banking company listed on the Indonesia Stock Exchange in 2013 until 2015. Sampling method using purposive sampling method, so that the number of samples obtained is 105 samples. Methods and techniques of data analysis used in this research are descriptive statistics, classical assumption test, multiple linear regression analysis and hypothesis testing.

The results of this research prove that Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Non Performing Loan (NPL) have no effect on Return On Assets (ROA). This research proves that Net Interest Margin (NIM) and Operational Efficiency (BOPO) have an effect on Return On Assets (ROA).

Keywords : *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operational Efficiency (BOPO), Return On Assets (ROA).*