

ABSTRAK

Penelitian ini dilakukan di perusahaan perbankan di Bursa Efek Indonesia periode 2010-2012. Tujuan penelitian ini untuk mengetahui pengaruh antara Capital Adequacy ratio (CAR), Non Performing Loan (NPL), Loan to Deposits Ratio (LDR), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan SIZE (Ukuran) terhadap Profitabilitas (ROA) dengan sampel sebanyak 23 perusahaan perbankan. Pemecahan masalah menggunakan teknik analisis regresi linier berganda. Berdasarkan hasil analisis maka diketahui bahwa LDR dan SIZE berpengaruh negatif tidak signifikan terhadap profitabilitas (ROA). BOPO berpengaruh negatif signifikan terhadap Profitabilitas (ROA), sebaliknya CAR dan NPL, berpengaruh positif signifikan terhadap Profitabilitas (ROA).

Kata kunci : CAR, NPL, LDR, BOPO, SIZE, PROFITABILITAS, ROA

ABSTRACT

This research was conducted at the banking company in Indonesia Stock Exchange 2010-2012. Research to look at the relationship between the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposits Ratio (LDR) to profitability (ROA), (BOPO) and SIZE with a sample of 23 banking companies. Problem solving using multiple linear regression analysis techniques. Based on the analysis it is known that the LDR dan SIZE no significant effect on profitability (ROA). BOPO significant negative effect on profitability (ROA), otherwise CAR and NPL significant positive effect on profitability (ROA).

Keywords: CAR, NPL, LDR, BOPO, SIZE, PROFITABILITY, ROA