

ABSTRAK

Penelitian dilakukan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Biaya Operasional pada Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM) dan Dana Pihak Ketiga (DPK) terhadap *Return on Assets* (ROA) pada perusahaan perbankan yang terdaftar di BEI periode 2017-2019. Metode pengambilan sampel menggunakan *purposive sampling* dengan jumlah sampel berjumlah 28 perusahaan. Metode analisis regresi linier berganda digunakan untuk menjelaskan hubungan antar variabel. Hasil dari pengujian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) berpengaruh negatif tidak signifikan terhadap *Return on Assets* (ROA). *Loan to Deposit Ratio* (LDR) berpengaruh positif tidak signifikan terhadap *Return on Assets* (ROA). Sedangkan Biaya Operasional pada Pendapatan Operasional (BOPO) berpengaruh signifikan kearah negatif terhadap *Return on Assets* (ROA). Sedangkan *Net Interest Margin* (NIM) dan Dana Pihak Ketiga (DPK) berpengaruh positif signifikan terhadap *Return on Assets* (ROA). Pada penelitian ini *Return on Assets* (ROA) mampu dijelaskan oleh variabel yang diteliti sebesar 93,6% sedangkan sisanya 6,4% dijelaskan oleh faktor-faktor lain yang tidak termasuk dalam penelitian.

Kata kunci: ROA, CAR, NPL, LDR, BOPO, NIM dan dana pihak ketiga

ABSTRACT

The research was conducted to research the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operating expenses to Operating Income (BOPO), Net Interest Margin (NIM) and Third Party Funds (DPK) to the Return on Assets (ROA) in banking companies listed on the Indonesia Stock Exchange (IDX) for the year of 2017-2019. The sampling method used was purposive sampling with a sample size of 28 corporate banking. Multiple linear regression method is employed to elucidate the influence between variables. The result showed that Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) had a negative and insignificant effect on Return on Assets (ROA). Loan to Deposit Ratio (LDR) had a positive and insignificant effect on Return on Assets (ROA). While Operating expenses to Operating Income (BOPO) had a negative and significant effect on Return on Assets (ROA). While Net Interest Margin (NIM) and Third Party Funds (DPK) had a positive and significant effect on Return on Assets (ROA). Return on Assets (ROA) can be explained by the variables studied at 93,6% while the rest of 6,4% explained by other factors not included during this study.

Keyword: ROA, CAR, NPL, LDR, BOPO, NIM and third party funds