

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), Biaya Operasional pada Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL) terhadap *return* saham perusahaan perbankan yang terdaftar di BEI periode 2017-2019.

Penentuan sampel dilakukan dengan metode *purposive sampling*. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 84 perusahaan perbankan. Teknik analisis yang digunakan dalam penelitian ini adalah regresi liner berganda digunakan untuk menjelaskan hubungan antar variabel.

Hasil penelitian diperoleh bahwa *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), Biaya Operasional pada Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL) berpengaruh secara simultan terhadap *return* saham dan secara parsial hanya *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) yang berpengaruh signifikan terhadap *return* saham. Sedangkan *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), Biaya Operasional pada Pendapatan Operasional (BOPO) tidak berpengaruh terhadap *return* saham secara parsial.

Kata kunci : *return* saham, CAR, LDR, NIM, BOPO, NPL

ABSTRACT

The research aims to determine the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Expense to Operating Income (BOPO) dan Non Performing Loan (NPL) on bank stock return in the IDX period 2017-2019.

Determination of samples using purposive sampling techniques. The samples of reseacrh is 84 banking companies. The analysis techniques used in this research is multiple linier regression to elucidate the influence between variables.

The result of the research, the results obtained simultaneously of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Expense to Operating Income (BOPO), Non Performing Loan (NPL), effect on bank stock return and only Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) has significant impact on bank stock return. Meanwhile Loan to Deposit Ratio (LDR,)Net Interest Margin (NIM), Operating Expense to Operating Income (BOPO) hasn't give impact on bank stock return.

Keyword: stock return, CAR, LDR, NIM, BOPO, NPL