

ABSTRAK

Perusahaan Perbankan yaitu perusahaan jasa yang mencari keuntungan sehingga haruslah menjaga kinerja keuangan dengan baik terutama mengenai profitabilitas. Penelitian ini bertujuan untuk menganalisis pengaruh CAR (*Capital Adequacy Ratio*), NPL (*Non Performing Loan*), LDR (*Loan Deposit Ratio*), NIM (*Net Interest Margin*) dan BOPO (Biaya Operasional terhadap Pendapatan Operasional) terhadap ROA (*Return On Asset*) selaku proksi dari profitabilitas Perusahaan Perbankan yang terdaftar di BEI atau Bursa Efek Indonesia.

Data didapatkan berdasarkan laporan tahunan perusahaan perbankan yang terdaftar di BEI periode 2017-2019. Dengan menggunakan *purposive sampling* diperoleh sampel sejumlah 29 bank pada tahun 2017, 27 bank pada tahun 2018 dan 27 bank pada tahun 2019. Teknik analisis yang dipergunakan ialah koefisien regresi linier berganda. Sebelumnya dijalankan uji normalitas, uji asumsi klasik mencakup uji multikolinieritas, autokorelasi serta uji heteroskedastisitas, uji model penelitian yang mencakup uji koefisien determinasi, dan uji statistik F.

Hasil penelitian ini menemukan bahwa variabel *Non Performing Loan* berpengaruh negatif serta signifikan pada profitabilitas, *Net Interest Margin* berpengaruh positif serta signifikan pada profitabilitas, dan Biaya Operasional terhadap Pendapatan Operasional berpengaruh negatif serta signifikan pada profitabilitas. Sedangkan *Capital Adequacy Ratio* dan *Loan Deposit Ratio* tidak berpengaruh signifikan terhadap profitabilitas.

Kata Kunci : CAR, NPL, LDR, NIM, BOPO, Profitabilitas

ABSTRACT

Banking companies are service companies that seek profit so they must maintain good financial performance, especially regarding profitability. This study aims to analyze the effect of CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), LDR (Loan Deposit Ratio), NIM (Net Interest Margin) and BOPO (Operating Costs to Operating Income) on ROA (Return On Assets) as a proxy for the profitability of a Banking Company listed on the IDX or the Indonesia Stock Exchange.

The data is obtained based on the annual reports of banking companies listed on the IDX for the 2017-2019 period. By using purposive sampling, a sample of 29 banks was obtained in 2017, 27 banks in 2018 and 27 banks in 2019. The analysis technique used was multiple linear regression coefficients. Previously, the normality test was carried out, the classical assumption test included multicollinearity, autocorrelation and heteroscedasticity tests, the research model test which included the coefficient of determination test, and the F statistic test.

The results of this study found that the Non-Performing Loan variable had a negative and significant effect on profitability, Net Interest Margin had a positive and significant effect on profitability, and Operating Costs on Operating Income had a negative and significant effect on profitability. While the Capital Adequacy Ratio and Loan Deposit Ratio have no significant effect on profitability.

Keywords: CAR, NPL, LDR, NIM, BOPO, Profitability