

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *LOAN TO DEPOSIT RATIO* (LDR), *NET INTEREST MARGIN* (NIM) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP *RETURN ON ASSET* (ROA) PERUSAHAAN PERBANKAN *GO PUBLIC* DI INDONESIA TAHUN 2017-2019.

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Penelitian ini bertujuan untuk menguji Pengaruh *Capital Adequacy Ratio* (CAR), *Loan To Deposite Ratio* (LDR) *Net Interest Margin* (NIM) dan Biaya Operasional Pendapatan Operasional (BOPO) Terhadap *Return On Asset* (ROA) Perusahaan Perbankan *Go Public* di Indonesia Tahun 2017-2019. Variabel Independen penelitian ini adalah *Capital Adequacy Ratio* (CAR), *Loan To Deposite Ratio* (LDR) *Net Interest Margin* (NIM) dan Biaya Operasional Pendapatan Operasional (BOPO), sedangkan variabel dependennya adalah *Return On Asset* (ROA). Populasi dalam penelitian ini adalah perusahaan perbankan *go Public* di Indonesia yang terdaftar di Bursa Efek Indonesia 2017-2019 sebanyak 45 bank. Pengujian analisis data yang digunakan adalah analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) dan *Loan To Deposite Ratio* (LDR) tidak berpengaruh terhadap *Return On Asset* (ROA), sedangkan *Net Interest Margin* (NIM) dan Biaya Oprasional Pendapatan Oprasional (BOPO) berpengaruh pada *Return On Asset* (ROA).

Kata kunci: *Capital Adequacy Ratio* (CAR), *Loan To Deposite Ratio* (LDR) *Net Interest Margin* (NIM), BOPO, *Return On Asset* (ROA).

ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), LOAN TO DEPOSIT RATIO (LDR), NET INTEREST MARGIN (NIM) AND OPERATING COSTS OF OPERATING INCOME (BOPO) ON RETURN ON ASSET (ROA) OF GO PUBLIC BANKING COMPANIES 2017-2019 IN INDONESIA.

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This study aims to examine the effect of Capital Adequacy Ratio (CAR), Loan To Deposite Ratio (LDR) Net Interest Margin (NIM) and Operating Costs of Operating Income (BOPO) on Return On Assets (ROA) of Go Public Banking Companies in Indonesia in 2017- 2019. The independent variables of this study are Capital Adequacy Ratio (CAR), Loan To Deposite Ratio (LDR), Net Interest Margin (NIM) and Operating Costs of Operating Income (BOPO), while the dependent variable is Return On Assets (ROA). The population in this study is a go public banking company in Indonesia which is listed on the Indonesia Stock Exchange 2017-2019 as many as 45 banks. The data analysis test used was multiple linear regression analysis. The results of this study indicate that the Capital Adequacy Ratio (CAR) and Loan To Deposite Ratio (LDR) have no effect on Return On Assets (ROA), while the Net Interest Margin (NIM) and Operating Costs of Operating Income (BOPO) have an effect on Return On Assets (ROA).

Keywords: Capital Adequacy Ratio (CAR), Loan To Deposite Ratio (LDR) Net Interest Margin (NIM), Operating Costs of Operating Income (BOPO), Return On Assets (ROA).