ABSTRAK

Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap Profitabilitas Pada Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2016 –2018.

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Penelitian ini mempunyai tujuan guna menganalisis CAR, NPL, serta BOPO) terhadap ROA. Data didapatkan melalui Laporan Keuangan Publikasi Tahunan perbankan yang tercatat pada Bursa Efek Indonesia 2016 –2018. Metode pengumpulan sampel menggunakan jumlah sampel sebesar 33 bank umum di BEI 2016–2018. Metode analisis yang dipakai ialah uji statistik menggunakan metode regresi berganda serta uji hipotesis memakai uji T serta uji F dimana sudah dilaksanakan uji asumsi klasik sebelumnya. Hasil penelitian membuktikan, dengan cara simultan CAR, NPL serta BOPO memberi pengaruh signifikan pada ROA dalam perusahaan perbankan di BEI tahun 2016-2018. Dengan cara parsial, variabel CAR tidak terdapat pengaruh serta tidak signifikan pada ROA. NPL tidak terdapat pengaruh serta tidak signifikan pada ROA. Variabel BOPO tidak terdapat pengaruh serta signifikan pada ROA. Hasil penelitian tersebut didapatkan nilai koefisien determinasi (R^2) senilai 0,746, ini artinya yaitu 74,6% variabel ROA (*Return on Assets)* bisa dipaparkan oleh variabel independennya yakni CAR, NPL, BOPO, serta sisanya yakni senilai 25,4% dipaparkan oleh variabel lainya yang bukan temasuk persamaan.

Kata Kunci : CAR, NPL, BOPO, ROA

ABSTRACT

The Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Operating Costs Operating Income (BOPO) on Profitability in Banks Listed on the Indonesia Stock Exchange Period 2016 - 2018.

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This research aims to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Operational Cost of Operating Income (BOPO) on Profitability (ROA). The data from the annual published financial reports of banks listed on the Indonesia Stock Exchange for the 2016-2018 period. The sampling technique used was a sample size of 33 commercial banks listed on the Indonesia Stock Exchange for the period 2016–2018. The analysis technique is statistical test with multiple regression methods, hypothesis testing used T test and F test which previously had done the classical assumption test first. The results showed that simultaneously the CAR(Capital Adequacy Ratio), NPL(Non Performing Loan), and BOPO(Operating Costs Operating Income) had significant effect on ROA(Return on Assets) in banking companies on the IDX 2016-2018 period. The variable CAR(Capital Adequacy Ratio) partially had insignificant effect on ROA(Return on Assets). The NPL(Non Performing Loan) variable has insignificant effect on ROA(Return on Assets). Operational Cost Variable Operating Income (BOPO) has significant effect on ROA(Return on Assets). From this research, the coefficient of determination (R^2) was 0.746, means that 74.6% of the ROA(Return on Assets) variable can be explained by the independent variables, namely CAR(Capital Adequacy Ratio), NPL(Non Performing Loan), and Operational Costs. Operating Income (BOPO), the remaining 25.4% was explained by other variable outside this research.

Keywords: CAR, NPL, BOPO, and ROA