

ABSTRACT
**THE INFLUENCE OF CAPITAL ADEQUACY RATIO, NON PERFORMING
LOAN, LOAN TO DEPOSIT RATIO AND BOPO
ON RETURN ON ASSET**

(Survey on Commercial Banks Registered at Indonesia Stock Exchange for The Period 2016-2020)

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This research aims to determine: (1) Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), BOPO and Return on Asset (ROA) Commercial Bank in Indonesia for 2016-2020 period registered at Indonesia Stock Exchange (2) To analyze the influence of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), BOPO on Return on Asset Commercial Banks in Indonesia, either partially or simultaneously for the 2016-2020 period registered at Indonesia Stock Exchange. The population used by the author in this study is 43 Commercial Banks in Indonesia registered at Indonesia Stock Exchange until 2020. The method used in this study is the associative method with a quantitative approach and the analytical method using panel data regression. The sample selection used purposive sampling technique and obtained a sample of 19 Commercial Banks. The results of this study indicate that: (1) The Value of Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio and BOPO in commercial banks fluctuated for the periods (2) Capital Adequacy Ratio partially has positive effect and not significant on Return on Asset. Non Performing Loan partially has negative effect and not significant on Return on Asset. Loan to Deposit Ratio partially has positive effect and not significant on Return on Asset. BOPO partially has negative effect and significant on Return on Asset. Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio and BOPO simultaneously have a significant effect on Return on Asset.

Keywords: Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio, BOPO, Return on Assets, Commercial Bank.

ABSTRAK
**PENGARUH *CAPITAL ADEQUACY RATIO*,
NON PERFORMING LOAN, *LOAN TO DEPOSIT RATIO* DAN BOPO
TERHADAP *RETURN ON ASSET***

(Survei Pada Perusahaan Sub Sektor Bank Di Bursa Efek Indonesia Periode 2016-2020)

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Penelitian ini bertujuan untuk mengetahui: (1) *Capital Adeuacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return on Asset* (ROA) Bank Umum di Indonesia periode 2016-2020 yang terdaftar di Bursa Efek Indonesia (2) Untuk menganalisis pengaruh *Capital Adeuacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA) Bank Umum di Indonesia baik secara parsial maupun simultan periode 2016-2020 yang terdaftar di Bursa Efek Indonesia. Populasi yang digunakan oleh penulis dalam penelitian ini sebanyak 43 Bank Umum di Indonesia yang terdaftar di Bursa Efek Indonesia sampai tahun 2020. Metode yang digunakan dalam penelitian ini adalah metode asosiatif dengan pendekatan kuantitatif dan metode analisis menggunakan regresi data panel. Pemilihan sampel dengan menggunakan teknik *purposive sampling* dan memperoleh sampel sebanyak 19 Bank Umum. Hasil penelitian ini menunjukkan bahwa: (1) *Capital Adequacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio* dan BOPO di bank umum memiliki nilai yang berfluktuasi setiap tahunnya (2) *Capital Adeuacy Ratio* secara parsial berpengaruh positif dan tidak signifikan terhadap *Return on Asset*. *Non Performing Loan* secara parsial berpengaruh Negatif dan tidak signifikan terhadap *Return on Asset*. *Loan to Deposit Ratio* secara parsial berpengaruh positif dan tidak signifikan terhadap *Return on Asset*. BOPO secara parsial berpengaruh negatif dan signifikan terhadap *Return on Asset*. *Capital Adeuacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio* dan BOPO secara simultan berpengaruh signifikan terhadap *Return on Asset*.

Kata Kunci: *Capital Adeuacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio*, BOPO, *Return on Assets*, Bank Umum.