

ABSTRAK

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Program Studi : Manajemen
Judul : Analisis Hubungan Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Net Interest Margin, dan Biaya Operasional dengan Pendapatan Operasional terhadap Profitabilitas Bank Umum yang Listing di Bursa Efek Indonesia Periode 2003-2007

Tujuan penulisan ini adalah untuk mengetahui bagaimana hubungan CAR, LDR, NPL, NIM, dan BOPO terhadap profitabilitas usaha bank umum yang listing di Bursa Efek Indonesia dengan indikator ROA dan ROE. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari laporan keuangan yang telah diaudit. Sampel yang digunakan adalah laporan keuangan Bank tahun 2003-2007 dengan sampel 23 bank umum. Penelitian ini menggunakan model regresi linier berganda dengan data panel. Hasil dari penelitian menunjukkan bahwa ada hubungan signifikan antara NIM dan BOPO terhadap ROA, namun CAR, LDR, dan NPL tidak berhubungan signifikan terhadap ROA. Sementara itu terdapat hubungan signifikan antara LDR, NPL, NIM, dan BOPO terhadap ROE, namun CAR tidak berhubungan signifikan terhadap ROE.

Kata kunci: Return On Asset, Return On Equity, CAR, LDR, NPL, NIM, BOPO.

ABSTRACT

Name : Rosy Mustika Maharani
Study Program : Management
Judul : Analysis of Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Net Interest Margin, and Operational Cost to Operational Income to Profitability of Commercial Banks That Listed In Indonesia Stock Exchange for 2003-2007 Periods

The purpose of this research is to know the relation of Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, Net Interest Margin, and Operational Cost to Operational Income to profitability of commercial banks that listed in Indonesia Stock Exchange by using Return on Asset and Return on Equity as indicators. The data being used in this research is secondary data from audited financial report. While the sample being used is Bank Financial Report period 2003-2007 from 23 public banks. This research using linear regression method with pooled data. The result from this research indicate that NIM and BOPO have significant relationship with ROA but CAR, LDR, and NPL have insignificant relationship with ROA. While LDR, NPL, NIM, and BOPO have significant relationship with ROE but CAR have insignificant relationship with ROE.

Key words: Return On Asset, Return On Equity, CAR, LDR, NPL, NIM, BOPO.