

RINGKASAN

Skripsi ini berjudul “Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, Operating Expense to Operating Income, Inflasi, dan Interest Rate terhadap Return on Asset”. Penelitian ini bertujuan untuk mengetahui pengaruh faktor internal dan eksternal perbankan terhadap profitabilitas perbankan yang diukur menggunakan Return on Asset. Faktor internal perbankan diukur dengan Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, dan Operating Expense to Operating Income. Faktor eksternal perbankan diukur dengan tingkat inflasi dan interest rate. Penelitian ini dilakukan terhadap bank umum konvensional yang melakukan listing di Bursa Efek Indonesia (BEI) pada periode 2014-2018. Metode penelitian adalah analisis regresi dengan menggunakan data panel.

Penelitian ini menggunakan E-Views sebagai alat analisis, hasil pengujian hipotesis menunjukkan: (1) Capital Adequacy Ratio tidak memiliki efek terhadap Return on Asset, (2) Loan to Deposit Ratio memiliki positive dan signifikan efek terhadap Return on Asset, (3) Non-Performing Loan memiliki negatif dan signifikan efek terhadap Return on Asset, (4) Operating Expense to Operating Income memiliki negative dan signifikan efek terhadap Return on Asset, (5) Inflation tidak memiliki efek terhadap Return on Asset, (6) Interest Rate mempunyai efek positif dan signifikan terhadap Return on Asset.

Implikasi dari penelitian ini adalah bahwa manajemen perbankan perlu mengawasi dan mengontrol perubahan nilai CAR, LDR, NPL, dan OEOI yang sesuai pada peraturan Bank Indonesia bertujuan untuk menentukan kebijakan bank sehingga menghasilkan kinerja bank yang lebih baik. Selain itu, dapat menjadi referensi bagi Bank Indonesia dalam menentukan kebijakan moneter yang dibuat negara.

Kata Kunci: Bank, Capital Adequacy Ratio, Loan To Deposit Ratio, Non-Performing Loan, Operating Expense to Operating Income, Inflasi, Interest Rate, Return on Asset.

SUMMARY

This thesis was titled “Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, Operating Expense to Operating Income, Inflation, and Interest Rate on Return on Asset”. This study aims to determine the effect of internal and external factors of banks on the profitability of banks as measured using Return on Asset. Bank’s internal factors are measured using Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, and Operating Expense to Operating Income. Bank’s External factors are measured using inflation and interest rate. This research was conducted on conventional commercial banks listing on the Indonesia Stock Exchange in 2014-2018. The research method is regression analysis by using panel data.

This research used E-Views as the analysis tool, the result of hypothesis testing showed that: (1) Capital Adequacy Ratio had no effect on Return on Asset, (2) Loan to Deposit Ratio had positive and significant effect on Return on Asset, (3) Non-Performing Loan had negative and significant effect on Return on Asset, (4) Operating Expense to Operating Income had negative and significant effect on Return on Asset, (5) Inflation had no effect on Return on Asset, (6) Interest Rate had positive and significant effect on Return on Asset.

The implication of this research is the bank managements need to monitor and observe the changes in CAR, LDR, NPL, and OEOI value accordance with Bank Indonesia regulations in order to determine the policies, so it can generated better bank performance. In addition, it can be a reference for Bank Indonesia in determining monetary policy.

Keywords: Bank, Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, Operating Expense to Operating Income, Inflation, Interest Rate, Return on Asset