

ABSTRACT

Bank is a financial institution that is obliged to maintain its financial performance in order to increase public confidence in saving excess funds held by banks. Bank financial performance can be seen from bank profitability as indicated by the ratio of Return on Assets. This study aims to analyze whether the Capital Adequacy Ratio (CAR), Reserve Requirement (RR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loans (NPL), and Operating Expenses to Operating Income (OEIOI), has a partial and simultaneous effect on Return On Assets (ROA) in Conventional Commercial Banks registered in Otoritas Jasa Keuangan in 2015-2017.

This study uses a quantitative research method with a research population that is all Conventional Commercial Banks registered in Otoritas Jasa Keuangan. The sample selection technique is done by using the purposive sampling method. The analysis technique used in this study is multiple linear regression which aims to obtain a comprehensive picture of the relationship between variables. The hypothesis test used consists of t test to partially test and F test to simultaneous test. The classical assumptions test used in this study consisted of normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test.

The results of this research shows that Reserve Requirement (RR), Net Interest Margin (NIM), Non Performing Loans (NPL) and Expenses to Operating Income (OEIOI), have an effect on Return On Assets (ROA) and Capital Adequacy Ratio (CAR) and Loans to Deposit Ratio (LDR) does not affect Return On Assets (ROA). Simultaneously, CAR, RR, LDR, NIM, NPL, and OEIOI have an effect on ROA in Conventional Commercial Banks registered in Otoritas Jasa Keuangan in 2015-2017.

Keywords : Capital Adequacy Ratio (CAR), Reserve Requirement (RR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Non Performing Loan (NPL), Expenses to Operating Income (OEIOI), Return On Assets (ROA).

ABSTRAK

Bank adalah lembaga keuangan yang berkewajiban menjaga kinerja keuangannya dalam rangka meningkatkan kepercayaan masyarakat untuk menyimpan kelebihan dana yang dimiliki pada bank. Kinerja keuangan Bank dapat dilihat dari profitabilitas bank yang ditunjukkan oleh rasio *Return On Assets*. Penelitian ini bertujuan untuk menganalisis apakah *Capital Adequacy Ratio* (CAR), Giro Wajib Minimum (GWM), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), dan Biaya Operasional Pendapatan Operasional (BOPO), berpengaruh secara partial dan simultan terhadap *Return On Assets* (ROA) pada Bank Umum Konvensional yang terdaftar di Otoritas Jasa Keuangan tahun 2015-2017.

Penelitian ini menggunakan metode penelitian kuantitatif dengan populasi penelitian adalah seluruh Bank Umum Konvensional yang terdaftar di Otoritas Jasa Keuangan. Teknik pemilihan sampel dilakukan dengan menggunakan metode *purposive sampling*. Teknik analisis yang digunakan dalam penelitian ini adalah regresi linear berganda yang bertujuan untuk memperoleh gambaran menyeluruh mengenai hubungan antara variabel. Uji hipotesis yang dipakai terdiri dari uji t untuk menguji secara parsial dan uji F untuk menguji antar variabel secara bersama-sama. Uji asumsi klasik yang dilakukan terdiri dari uji normalitas, uji multikolinieritas, uji autokorelasi, dan uji heteroskedastisitas.

Hasil penelitian menunjukkan bahwa Giro Wajib Minimum (GWM), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap *Return On Assets* (ROA) dan *Capital Adequacy Ratio* (CAR) dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Return On Assets* (ROA). Secara simultan, CAR, GWM, LDR, NIM, NPL, dan BOPO memiliki pengaruh terhadap ROA Bank Umum Konvensional yang terdaftar di Otoritas Jasa Keuangan tahun 2015-2017.

Kata Kunci : *Capital Adequacy Ratio* (CAR), Giro Wajib Minimum (GWM), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), Biaya Operasional Pendapatan Operasional (BOPO), *Return On Assets* (ROA)