

RINGKASAN

Penelitian ini berjudul “Analisis Pengaruh *Capital Adequacy Ratio*, Giro Wajib Minimum, *Loan to Deposit Ratio*, NPL, dan BOPO terhadap Kinerja Bank Umum yang Terdaftar di Bursa Efek Indonesia (2013-2017)”. Penelitian ini bertujuan untuk mengetahui apakah variabel *capital adequacy ratio*, giro wajib minimum, *loan to deposit ratio*, *non performing loan*, dan biaya operasional pendapatan operasional berpengaruh signifikan terhadap profitabilitas bank yang diproksikan dengan *return on assets*. Penelitian ini dilakukan selama periode 2013-2017. Jenis penelitian ini merupakan penelitian kuantitatif dengan bentuk asosiatif untuk mengetahui pengaruh atau hubungan dari dua variabel atau lebih.

Populasi dalam penelitian ini adalah seluruh bank umum yang terdaftar di Bursa Efek Indonesia selama periode penelitian ini. Metode pengumpulan data pada penelitian ini menggunakan metode *purposive sampling*, sehingga diperoleh 23 bank. Penelitian ini menggunakan metode analisis regresi data panel dengan model *Fixed Effect*, untuk menganalisis data menggunakan *software Eviews 10*. Pengujian hipotesis dilakukan dengan menggunakan koefisien determinasi yang disesuaikan, uji F statistik dan uji t statistik.

Hasil penelitian menunjukkan bahwa *capital adequacy ratio* tidak berpengaruh terhadap profitabilitas karena rasio kecukupan modal lebih difokuskan untuk mengcover risiko yang dapat terjadi. Kedua, giro wajib minimum tidak berpengaruh terhadap profitabilitas karena bank masih bisa memperoleh keuntungan dengan dana yang dimiliki walaupun ada dana yang menganggur dalam bentuk giro wajib minimum. Ketiga, *loan to deposit ratio* tidak berpengaruh terhadap profitabilitas karena tingginya likuiditas tidak menjamin bahwa kualitas kredit yang disalurkan juga baik. Keempat, *non performing loan* berpengaruh negatif dan signifikan terhadap profitabilitas, kualitas kredit yang buruk dapat menurunkan keuntungan bank. Kelima, biaya operasional pendapatan operasional berpengaruh negatif dan signifikan terhadap profitabilitas, dengan biaya operasional yang tinggi akan dapat menurunkan keuntungan bank.

Implikasi dari penelitian ini agar manajemen bank lebih memperhatikan besarnya nilai *Non Performing Loan* dan Biaya Operasional Pendapatan Operasional. Dalam menjalankan kegiatan penyaluran kredit bank sebaiknya lebih mempertimbangkan pengawasan terhadap kualitas kredit yang telah disalurkan agar dapat terhindar dari risiko kredit bermasalah. Kemudian, tingkat efisiensi dari biaya operasional bank sehari-hari perlu diperhatikan agar keuntungan yang diperoleh dapat meningkat sesuai dengan yang diharapkan. Selain itu, Bank Indonesia sebagai pembuat regulasi dapat terus melakukan perubahan secara berkala mengenai besaran kebijakan giro wajib minimum agar perbankan tidak merasa terbebani.

Kata Kunci : *return on assets*, *capital adequacy ratio*, giro wajib minimum, *loan to deposit ratio*, *non performing loan*, biaya operasional pendapatan operasional.

SUMMARY

This research entitled "The Analysis of The Effect of Capital Adequacy Ratio, Reserve Requirements, Loan to Deposit Ratio, NPL, and OEOI on the Performance of Commercial Banks Listed in Indonesia Stock Exchange (2013-2017)". This study aims to determine whether the variable capital adequacy ratio, reserve requirements, loan to deposit ratio, non-performing loans, operating expenses operating income significant effect on bank profitability proxied by return on assets. This study was conducted during the period 2013-2017. This type of research is a quantitative research to determine the effect of associative form or relationship of two or more variables.

The population in this study are all commercial banks listed on the Indonesia Stock Exchange during the period of this study. Methods of data collection in this study using purposive sampling method, in order to obtain 23 banks. This study uses panel data regression analysis with a model Fixed Effect, to analyze the data using software Eviews 10. Hypothesis testing is done by using the adjusted coefficient of determination, F test statistic and t test statistics.

The results showed that the capital adequacy ratio does not affect the profitability for the capital adequacy ratio is more focused to cover risks that can occur. Second, the reserve requirements does not affect the bank's profitability because bank could have profitability with funds owned although there were non earning assets in the form of reserves requirements. Third, the loan to deposit ratio does not affect the profitability due to the high liquidity does not guarantee that the quality of the loans is also good. Fourth, non-performing loans have a significant negative effect on profitability, poor credit quality can reduce the refund so as to reduce the bank's profit. Fifth, operating expenses operating income have a significant negative effect on profitability, the higher cost expenses reflect that poor efficiency can reduce the bank's profit.

The implications of this study that the bank's management should pay more attention to the value of non-performing loans and operating expenses operating income. In carrying out lending activity of banks should further consider the supervision of the quality of the loans in order to avoid credit risk. Then, the level of efficiency of the operational costs of daily bank should be noted that profits can be increased as expected. In addition, Bank Indonesia as the regulator can continue to make changes on a regular basis regarding the amount of reserve requirements policy, so banks should not feel burdened.

Keywords: return on assets, capital adequacy ratio, reserve requirements, loan to deposit ratio, non-performing loans, operating expenses operating income.