

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING LOAN (NPL), NET INTEREST MARGIN (NIM), LOAN TO DEPOSIT RATIO (LDR) AND OPERATIONAL COST OF OPERATIONAL INCOME (BOPO) ON RETURN ON ASSET (ROA) OF RURAL BANKS IN BATAM CITY

ABSTRACT

This study aims to determine the effect of financial ratios of banking companies consisting of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) and Operational Costs Operating Income (BOPO) to Return on Assets (ROA) of Rural Banks in Batam City for the period 2014-2018. The Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Operational Costs Operating Income (BOPO), Return on Assets (ROA) are measured from the financial statements provided on Otoritas Jasa Keuangan (OJK) website.

Data is taken from financial statements for 5 years from 2014-2018. This study used 26 companies with a purposive sampling method as a research sample. The data analysis technique used in the study is to use multiple linear regression analysis. This type of research is quantitative, the data is secondary data. Using Microsoft Excel software and SPSS Statistics 26. The results of this study indicate that partially Non-Performing Loans (NPL), Net Interest Margin (NIM) and Operational Costs Operating Income (BOPO) have a significant effect on Return on Assets (ROA), while the Capital Adequacy Ratio (CAR) and Loan to Deposits Ratio (LDR) have no significant effect on Return on Assets (ROA). Simultaneously, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposits Ratio (LDR), and Operational Costs Operating Income (BOPO) have a significant effect on Return on Assets (ROA).

Key Word: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Operating Income Operating Costs (BOPO), Return on Asset (ROA)

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NON PERFORMING LOAN* (NPL), *NET INTEREST MARGIN* (NIM), *LOAN TO DEPOSIT RATIO* (LDR) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP *RETURN ON ASSET* (ROA) PADA BANK PERKREDITAN RAKYAT (BPR) DI KOTA BATAM

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh rasio-rasio keuangan perusahaan perbankan yang terdiri dari *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR) dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return on Asset* (ROA) Bank Perkreditan Rakyat di Kota Batam periode 2014-2018. *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), Biaya Operasional Pendapatan Operasional (BOPO), *Return on Asset* (ROA) diukur dari laporan keuangan yang disediakan pada *website* Otoritas Jasa Keuangan (OJK).

Data diambil dari laporan keuangan selama 5 tahun dari 2014-2018. Penelitian ini menggunakan 26 perusahaan dengan metode *purposive sampling* sebagai sampel penelitian. Teknik analisis data yang digunakan dalam penelitian adalah menggunakan analisis regresi linier berganda. Jenis penelitian ini adalah kuantitatif, datanya merupakan data sekunder. Menggunakan media *software Microsoft Excel* dan aplikasi *SPSS Statistic 26*. Hasil dari penelitian ini menunjukkan bahwa secara parsial *Non Performing Loan* (NPL), *Net Interest Margin* (NIM) dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap *Return on Asset* (ROA), sedangkan *Capital Adequacy Ratio* (CAR) dan *Loan to Deposits Ratio* (LDR) tidak berpengaruh signifikan terhadap *Return on Asset* (ROA). Secara simultan *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposits Ratio* (LDR), dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap *Return on Asset* (ROA).

Kata kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), Biaya Operasional Pendapatan Operasional (BOPO), *Return on Asset* (ROA)