

INTISARI

Penelitian ini bertujuan untuk menganalisis tentang bagaimana pengaruh Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Loan* dan *Capital Adequacy Ratio* terhadap profitabilitas. Populasi yang menjadi obyek dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2011-2015, yang diambil secara *purposive sampling* dan berdasarkan kriteria yang telah ditentukan, maka jumlah sampel diperoleh sebanyak 105 perusahaan 21 bank konvensional yang memenuhi kriteria. Metode analisa yang digunakan dalam penelitian ini dengan analisis regresi berganda, uji hipotesis yaitu koefisien determinan, uji kelayakan model, dan uji t.

Berdasarkan hasil analisis regresi berganda dan uji t dengan tingkat signifikansi 5%, maka hasil penelitian ini menunjukkan bahwa secara uji kelayakan model Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Loan* dan *Capital Adequacy Ratio* berpengaruh signifikan terhadap profitabilitas. Secara parsial, Biaya Operasional Pendapatan Operasional (BOPO) dan *Non Performing Loan* berpengaruh secara signifikan terhadap profitabilitas sedangkan *Capital Adequacy Ratio* tidak berpengaruh secara signifikan terhadap profitabilitas.

Kata kunci: Biaya Operasional Pendapatan Operasional (BOPO), *Non-Performing Loan (NPL)* dan *Capital Adequacy Ratio (CAR)*, *Profitability*

ABSTRACT

This research is meant to analyze how the influence of Operating Cost Operating Income (OCOI), Non Performing Loan and Capital Adequacy Ratio to the profitability. Populations is all banking companies which are listed in Indonesia Stock Exchange in 2011-2015 periods, which have been selected by using purposive sampling and based on the predetermined criteria, the numbers of samples are 21 conventional banks 105 companies which have met the criteria. The analysis method has been carried out by using multiple regressions analysis, hypothesis test that is the determinant coefficient, the model feasibility test, and t test.

Based on the result of multiple regression analysis and t test with its significance level of 5%, then the result of the research indicates that the model feasibility test of Operating Cost Operating Income (OCOI), Non Performing Loans and Capital Adequacy Ratio give significant influence to the profitability. Partially, the Operating Cost Operating Income (OCOI) and Non Performing Loans give significant influence to the profitability whereas Capital Adequacy Ratio does not give significant influence to the profitability.

Keywords: Operating Costs Operating Income (OCOI), Non-Performing Loan (NPL) and the Capital Adequacy Ratio (CAR), Profitability