

ABSTRAK

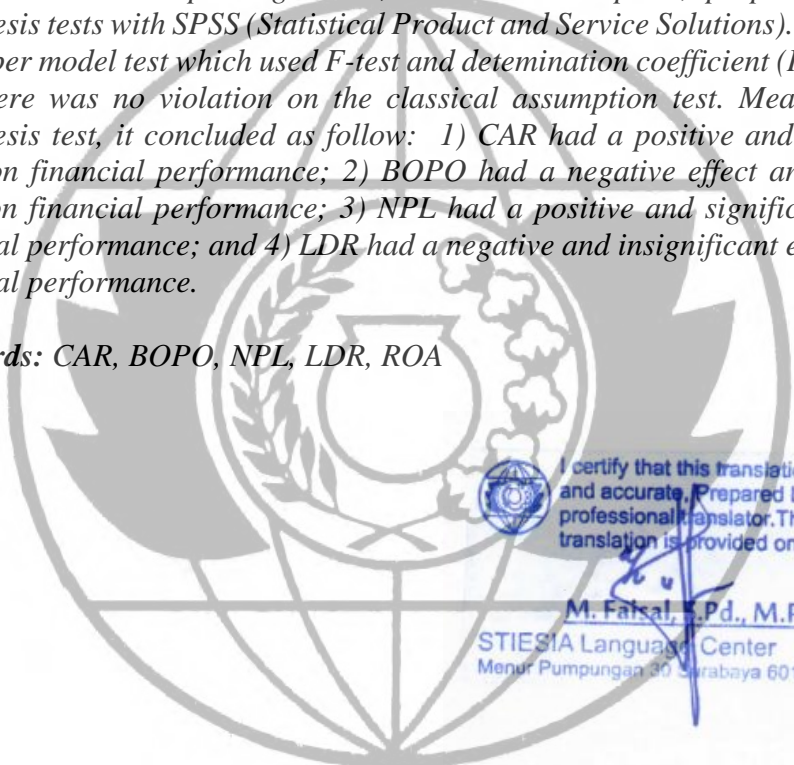
Penelitian ini bertujuan untuk menguji dan mengetahui pengaruh dari Kinerja Keuangan yang diukur dengan *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap pendapatan operasional (BOPO), *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap *Return On Asset* (ROA). Sampel yang digunakan pada penelitian ini adalah pada perusahaan perbankan Nasional yang terdaftar di Bursa Efek Indonesia periode tahun 2016-2019, dari proses kriteria pengambilan sampel dengan menggunakan metode *purposive sampling* memperoleh 24 perusahaan perbankan nasional. Penelitian dengan periode pengamatan selama 4 tahun, sehingga total keseluruhan data 96 *firm year*. Teknik analisis yang digunakan adalah uji analisis regresi berganda, uji asumsi klasik, uji kelayakan model, dan uji hipotesis dengan menggunakan program SPSS (*Statistical Product and Service Solutions*). Berdasarkan hasil uji kelayakan model dengan menggunakan uji F dan koefisien determinasi (R^2) menunjukkan bahwa tidak ada pelanggaran terhadap asumsi – asumsi klasik yang digunakan. Hasil pengujian hipotesis dengan menggunakan uji t diperoleh hasil bahwa: 1) CAR berpengaruh positif dan tidak signifikan terhadap kinerja keuangan; 2) BOPO berpengaruh negatif dan signifikan terhadap kinerja keuangan; 3) NPL berpengaruh positif dan signifikan terhadap kinerja keuangan; 4) LDR berpengaruh negatif dan tidak signifikan terhadap kinerja keuangan ROA.

Kata Kunci: CAR, BOPO, NPL, LDR, dan ROA.

ABSTRACT

This research aimed to examine and find out the effect of financial performance which was measured by Capital Adequacy Ratio (CAR), Operational Costs on Operating Income (BOPO), Non Performing Loans (NPL), and Loan to Deposit Ratio (LDR) on Return On Assets (ROA). Moreover, the research sample was national finance companies which were listed on Indonesia Stock Exchange during 2016-2019. Furthermore, the data collection technique used purposive sampling. In line with, there were 24 companies as the sample. Additionally, the observation period was 4 years. In total, there were 96 firm years. In addition, the data analysis technique used multiple regression, classical assumption, proper model, and hypothesis tests with SPSS (Statistical Product and Service Solutions). While, based on proper model test which used F-test and determination coefficient (R^2), it showed that there was no violation on the classical assumption test. Meanwhile, from hypothesis test, it concluded as follow: 1) CAR had a positive and insignificant effect on financial performance; 2) BOPO had a negative effect and significant effect on financial performance; 3) NPL had a positive and significant effect on financial performance; and 4) LDR had a negative and insignificant effect on ROA financial performance.

Keywords: CAR, BOPO, NPL, LDR, ROA



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