

ABSTRAK

Nurmayanti, Pengaruh *Return On Asset*, *Non Performing Loan*, Ukuran Perusahaan, Biaya Operasional Pendapatan Operasional, dan *Loan to Deposit Ratio* terhadap *Capital Adequacy Ratio* Pada Perusahaan Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2016-2018. Di bawah bimbingan Purnamawati, SE.,M.Si.

Tujuan Penelitian ini adalah untuk mengetahui pengaruh *Return On Asset*, *Non Performing Loan*, Ukuran Perusahaan, Biaya Operasional Pendapatan Operasional, dan *Loan to Deposit Ratio* terhadap *Capital Adequacy Ratio*, Pada Perusahaan Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2016-2018.

Penelitian ini menggunakan pendekatan kuantitatif. Pengambilan sampel menggunakan metode *purposive sampling* dan diperoleh sampel 36 perusahaan dari jumlah populasi sebanyak 48 perusahaan. Metode yang digunakan dalam penelitian ini adalah analisis regresi linear berganda, uji t dan uji koefisien determinasi.

Hasil dari analisis diperoleh bahwa secara parsial ROA dan LDR berpengaruh negatif tidak signifikan terhadap CAR, serta NPL, BOPO berpengaruh negatif signifikan terhadap CAR. Sementara SIZE berpengaruh positif signifikan terhadap CAR. Namun secara simultan bahwa ROA, NPL, SIZE, BOPO dan LDR berpengaruh signifikan terhadap CAR.

Kata Kunci : ROA, NPL, SIZE, BOPO dan LDR

ABSTRACT

Nurmayanti, *Effect of Return On Asset, Non Performing Loan, Company Size, Operating Expenses Operating Income Ratio, and Loan to Deposit Ratio to the Capital Adequacy Ratio in the Banking Sector Companies Listed on the Indonesia Stock Exchange Period 2016-2018. Under the guidance of Purnamawati, SE., M.Si.*

The purpose of this study was to determine the effect of Return On Asset, Non Performing Loan, Company Size, Operating Expenses Operating Income Ratio and Loan to Deposit Ratio to the Capital Adequacy Ratio, in Banking Sector Companies Listed on the Indonesia Stock Exchange Periode 2016-2018.

This research uses a quantitative approach. Sampling using a purposive sampling and obtained a sample of 36 companies from a total of 48 companies participating. The method used in this study is the multiple regression analysis, t test and the coefficient on determination test.

The results of the analysis showed that partially ROA and LDR had a not significant negative effect on CAR, and NPL, BOPO had a significant negative effect on CAR. But simultaneously that ROA, NPL, SIZE, BOPO and LDR have a significant effect on CAR.

Keywords : CAR, ROA, NPL, SIZE, BOPO and LDR.