

ABSTRAK

Uswatun Hasanah, 2018. Pengaruh Inflasi, *Gross Domestic Product* (GDP), Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) pada 10 Bank dengan aset terbesar yang tercatat dalam Bursa Efek Indonesia (BEI) periode 2012-2016 di bawah bimbingan Bapak R. Gatot Heru Pranjoto, S.E.,MM dan Ibu Purnamawati, S.E., M.Si.

Tujuan penelitian ini adalah untuk mengetahui adanya Pengaruh Inflasi, *Gross Domestic Product* (GDP), Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) pada 10 Bank dengan aset terbesar yang tercatat dalam Bursa Efek Indonesia (BEI) periode 2012-2016

Pendekatan penelitian ini yang digunakan dalam penelitian ini adalah kuantitatif. Metode pengambilan sampel yang digunakan adalah purposive sampling dan diperoleh sampel sebanyak 10 perusahaan.

Berdasarkan hasil analisis tersebut, ditemukan bahwa inflasi, *Gross Domestic Product* (GDP), Biaya Operasional dan Pendapatan Operasional (BOPO) dan *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA) pada 10 Bank dengan aset terbesar yang tercatat dalam Bursa Efek Indonesia (BEI) periode 2012-2016.1) inflasi tidak berpengaruh terhadap *Return On Asset* (ROA), 2) *Gross Domestic Product* (GDP) tidak berpengaruh terhadap *Return On Asset* (ROA), 3) Biaya Operasional dan Pendapatan Operasional (BOPO) tidak berpengaruh terhadap *Return On Asset* (ROA), 4) *Non Performing Loan* (NPL) berpengaruh negatif terhadap *Return On Asset* (ROA).

Kata kunci : Inflasi, *Gross Domestic Product* (GDP), Biaya Operasional dan Pendapatan Operasional (BOPO), *Non performing Loan* (NPL), *Return On Asset* (ROA)

ABSTRACT

Uswatun Hasanah, 2018. *Influence of Inflation, Gross Domestic Product (GDP), Operational Cost and Operating Income (BOPO) and Non Performing Loan (NPL) to Return On Assets (ROA) on 10 Banks with the largest assets listed in Indonesia Stock Exchange BEI) period 2012-2016 under the guidance of Mr. R. Gatot Heru Pranjoto, SE, MM and Mrs. Purnamawati, SE, M.Si.*

The purpose of this study is to know the Influence of Inflation, Gross Domestic Product (GDP), Operational Cost and Operating Income (BOPO) and Non Performing Loan (NPL) to Return On Assets (ROA) on 10 Banks with the largest assets listed in the Stock Exchange Indonesia (IDX) period 2012-2016

This research approach used in this research is quantitative. Sampling method used is purposive sampling and obtained sample of 10 companies.

Based on the results of the analysis, it was found that inflation, Gross Domestic Product (GDP), Operational Cost and Operating Income (BOPO) and Non Performing Loan (NPL) on Return On Assets (ROA) in 10 Banks with the largest assets listed in Indonesia Stock Exchange (ROI), Gross Domestic Product (GDP) has no effect on Return On Assets (ROA), 3) Operational Cost and Operating Income (BOPO) has no effect on Return On Asset (ROA), 4) Non Performing Loan (NPL) has a negative effect on Return On Assets (ROA).

Keywords: *Inflation, Gross Domestic Product (GDP), Operational Cost and Operational Opinion (BOPO), Non-performing Loan (NPL), Return On Assets (ROA)*

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