ABSTRAK

Penelitian ini bertujuan untuk mengetahui: pengaruh *capital adequacy ratio* (CAR) terhadap *return on asset* (ROA), pengaruh net interest margin terhadap *return on asset* (ROA) pengaruh *loan to deposit ratio* (LDR) terhadap ROA, pengaruh biaya operasional pendapatan operasional (BOPO) terhadap ROA.

Populasi yang digunakan dalam penelitian ini adalah Bank Umum Swasta Nasional Devisa periode 2010-2014. Dengan menggunakan metode *purpose sampling,* diambil sampel sebanyak 8 bank. Teknik analisis data menggunakan regresi data panel dengan model *random effect*. Data yang digunakan adalah data sekunder berupa rasio keuangan tahunan bank. Pengumpulan data diambil dengan teknik dokumentasi yang bersumber dari laporan publikasi bank.

Hasil penelitian menunjukkan bahwa CAR berpengaruh negatif dan tidak signifikan terhadap ROA. NIM berpengaruh positif dan signifikan terhadap ROA. LDR berpengaruh positif tetapi tidak signifikan terhadap ROA. BOPO berpengaruh negatif dan signifikan terhadap ROA.

Kata kunci : ROA, CAR, LDR, NIM, BOPO

ABSTRACK

This study aims to investigate: the effect of the capital adequacy ratio (CAR) on the return on asset (ROA), the effect of the net interest margin (NIM) on return on asset(ROA), the effect of the loan to deposit ratio (NPL) on ROA, the effect of operational costs and returns (BOPO) on ROA.

Population in this research used foreign exchange commercial banks during period 2010 through 2014. Purposive sampling method were used as samples determining method and 8 bank selected as the sample of the research. The data were analyzed by means of panel data regression using the random effect model. The data were secondary data in the form of annual report bank . The data were collected by the documentation technique using bank publication reports.

The results of the study were as follows CAR had a insignificant negative effect on ROA. NIM had a significant positive effect on ROA. LDR had an insignificant positive effect on ROA. BOPO had a significant negative effect on ROA.

KEYWORDS : ROA, CAR, LDR, NIM, BOPO