PENGARUH DANA PIHAK KETIGA, KECUKUPAN MODAL, PENYALURAN KREDIT, EFISIENSI OPERASI DAN PEMBIAYAAN BERMASALAH TERHADAP PROFITABILITAS BANK

(Studi Pada Bank Umum yang *Listed* di BEI Periode 2012-2014)

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INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh dari dana pihak ketiga, kecukupan modal, penyaluran kredit, efisiensi operasi, dan pembiayaan bermasalah terhadap profitabilitas bank yang diproyeksikan dengan ROA. Data yang digunakan berasal dari laporan keuangan tahunan dari website Bursa Efek Indonesia mulai dari tahun 2012-2014. Jumlah sampel yang diambil sebanyak 38 perusahaan bank umum yang *listed* di Bursa Efek Indonesia dengan periode 2012-2014 yang diambil melalui purposive sampling. Metode penelitian yang digunakan dalam penelitian ini adalah analisis regresi linear berganda.

Hasil penelitian menunjukkan koefisien korelasi antara DPK terhadap ROA r = 0,305, Koefisien korelasi antara CAR terhadap ROA r = 0.048, Koefisien korelasi antara LDR terhadap ROA r = 0,161, Koefisien korelasi antara BOPO terhadap ROA r = -0,939, dan Koefisien korelasi antara NPL terhadap ROA r = -0,505. Besarnya variabel ROA dapat dijelaskan oleh variabel DPK, CAR, LDR, BOPO, dan NPL sebesar 88.7% sedangkan sisanya 11.3% dijelaskan oleh faktor-faktor lain yang tidak diteliti. Secara simultan terdapat pengaruh dan signifikan antara DPK, CAR, LDR, BOPO, dan NPL Terhadap ROA. Dan secara parsial tidak terdapat pengaruh dan signifikan antara variabel DPK, CAR, LDR dan NPL terhadap ROA, namun variabel BOPO berpengaruh dan signifikan terhadap ROA.

Kata Kunci : Dana Pihak Ketiga, CAR, LDR, BOPO, NPL, ROA

EFFECT OF THIRD PARTY FUNDS, CAPITAL ADEQUACY, DISTRIBUTION OF CREDIT, OPERATIONAL EFFICIENCY AND FINANCING PROBLEMS TO PROFITABILITY BANK
(Study on Commercial Banks Listed on the Stock Exchange Period 2012-2014)

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ABSTRACT

This study aims to determine the effect of third party funds, capital adequacy, credit, efficiency of operations, and financing problems of the bank projected profitability with ROA. Data is derived from the annual financial statements of the Indonesia Stock Exchange website starting from the year 2012 to 2014. Samples are taken as many as 38 companies of commercial banks listed on the Indonesia Stock Exchange in the period 2012-2014 were taken through purposive sampling. The method used in this research is multiple linear regression analysis.

The results showed a correlation coefficient between the DPK to ROA r = 0.305, correlation coefficient between the CAR to ROA r = 0048, the correlation coefficient between the LDR to ROA r = 0.161, correlation coefficient between BOPO to ROA r = -0.939, and the correlation coefficient between the NPL ROA r = -0.505. ROA variable magnitude could be explained by the variable DPK, CAR, LDR, ROA, and the NPL amounted to 88.7% while the remaining 11.3% is explained by other factors not examined. Simultaneously there is a significant influence and the DPK, CAR, LDR, ROA, and the NPL Against ROA. And partially no effect and significant correlation between variables DPK, CAR, LDR and NPL to ROA, however BOPO influential and significant variables on ROA.

Keywords: Third Party Funds, CAR, LDR, BOPO, NPL, ROA