

ABSTRAK

Irwan Syahli, 8215132758, Pengaruh CAR, NIM, NPL, dan BOPO Terhadap LDR Pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia 2012-2016, Program Studi S1 Manajemen, Universitas Negeri Jakarta, 2017.

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), *Non Performing Loan* (NPL), dan Biaya Operasioan Pendapatan Operasional (BOPO) terhadap *Loan to Deposit Ratio* (LDR) perusahaan perbankan yang terdaftar di Bursa Efek Indonesia 2013-2016. Penelitian ini menggunakan *purposive sampling* sehingga menghasilkan sampel sebanyak 29 perusahaan. Metode penelitian yang digunakan adalah regresi data panel dengan menggunakan *Random Effects Model*. Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif signifikan terhadap *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM) tidak berpengaruh signifikan terhadap *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap *Loan to Deposit Ratio* (LDR), dan Biaya Operasioan Pendapatan Operasional (BOPO) tidak berpengaruh terhadap *Loan to Deposit Ratio* (LDR).

Kata Kunci: CAR, NIM, NPL, BOPO, LDR

ABSTRACT

Irwan Syahli, 8215132758, The Influence Of CAR, NIM, NPL And BOPO to LDR On Banking Industry That Listed In Indonesia Stock Exchange period of 2012-2016 Thesis, Jakarta: Concentration Of Financial Management, Study Program Of Management, Faculty Of Economics, State University Of Jakarta.

The purpose of this study is the effect of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Non Performing Loan (NPL), and Operating Revenue Operating Cost (BOPO) to Loan to Deposit Ratio (LDR) of banking companies listed in Stock Exchange Indonesia 2013-2016. The sampling method use purposive sampling. Obtained the sample of 29 companies listed on Indonesia Stock Exchange. The data analysis technique used in this study is panel data regression. The result of the research shows that Capital Adequacy Ratio (CAR) has a significant positive effect to the Loan to Deposit Ratio (LDR), NIM does not significantly affect the Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) has a negative significant effect to Deposit Ratio (LDR), and Operating Revenue Operating Cost (BOPO) have no effect on loan to deposi Ratio (LDR)

Keywords: CAR, NIM, NPl, BOPO, LDR