

Eka Ramawati, 13311074, **Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), Beban Operasional Pendapatan Operasional (BOPO), dan *Net Interest Margin* (NIM) Terhadap *Loan To Deposit Ratio* (LDR) yang Terdaftar di Otoritas Jasa Keuangan pada Bank Devisa di Indonesia Periode 2014-2017**, Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Gresik, Desember, 2018.

ABSTRAKSI

Penelitian ini dilakukan untuk menguji Analisa pengaruh *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan *Net Interest Margin* (NIM) terhadap *Loan to Deposit Ratio* (LDR). Objek Penelitian ini adalah Bank Devisa Konvensional yang terdaftar di Otoritas Jasa Keuangan periode 2014-2017.

Populasi yang digunakan dalam penelitian ini terdiri dari 21 Bank Devisa yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2014-2017. Penelitian ini menggunakan statistik *inferensial* yaitu teknik statistik yang digunakan untuk menganalisis data sampel dan hasilnya diberlakukan untuk populasi. t. Analisis dilakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi. Selama periode pengamatan menunjukkan bahwa data penelitian berdistribusi normal. Berdasarkan uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi tidak ditemukan variabel yang menyimpang dari asumsi klasik. Hal ini menunjukkan data yang tersedia telah memenuhi syarat menggunakan model persamaan regresi linier berganda. Pengujian hipotesis menggunakan uji t.

Hasil penelitian ini menunjukkan bahwa variabel CAR dan ROA tidak menunjukkan pengaruh signifikan terhadap LDR. Variabel BOPO memiliki pengaruh negatif signifikan terhadap LDR. Variabel NIM berpengaruh positif signifikan terhadap LDR. Kemampuan prediksi dari keempat variabel tersebut terhadap LDR dalam penelitian ini sebesar 40.7%, sedangkan sisanya 59.3% dipengaruhi oleh faktor lain yang tidak dimasukkan ke dalam model penelitian.

Kata Kunci : *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO) dan , *Net Interest Margin* (NIM).

Eka Ramawati, 13311074, *Analysis of the Effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), Operating Income Operating Expenses (BOPO), and Net Interest Margin (NIM) on LDR Loans Registered at the Financial Services Authority in Foreign Exchange Banks in Indonesia 2014-2017 Period*, Management, Faculty of Economics and Business, Muhammadiyah Gresik University, December, 2018.

ABSTRACTION

This research was conducted to examine the analysis of the effect of Capital Adequacy Ratio (CAR), Return On Assets (ROA), Operating Costs on Operating Income (BOPO) and Net Interest Margin (NIM) on the Loan to Deposit Ratio (LDR). The object of this research is a conventional foreign exchange bank registered in the Financial Services Authority for the period 2014-2017

The population used in this study consisted of 21 Foreign Exchange Banks registered in the Financial Services Authority (OJK) for the period 2014-2017. This study uses inferential statistics, namely statistical techniques used to analyze sample data and the results are applied to the population. t. Analysis is carried out classic assumption test which includes normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. During the observation period, the research data were normally distributed. Based on the normality test, multicollinearity test, heteroscedasticity test and autocorrelation test found no variables that deviate from the classical assumptions. This shows that the available data meets the requirements using multiple linear regression equation models. Hypothesis testing uses t test.

The results of this study indicate that the CAR and ROA variables do not show a significant effect on the LDR. The BOPO variable has a significant negative effect on the LDR. The NIM variable has a significant positive effect on the LDR. The predictive ability of the four variables towards the LDR in this study was 40.7%, while the remaining 59.3% was influenced by other factors not included in the research model.

Keywords: Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Return On Assets (ROA), Operating Costs to Operating Income (BOPO) and, Net Interest Margin (NIM).