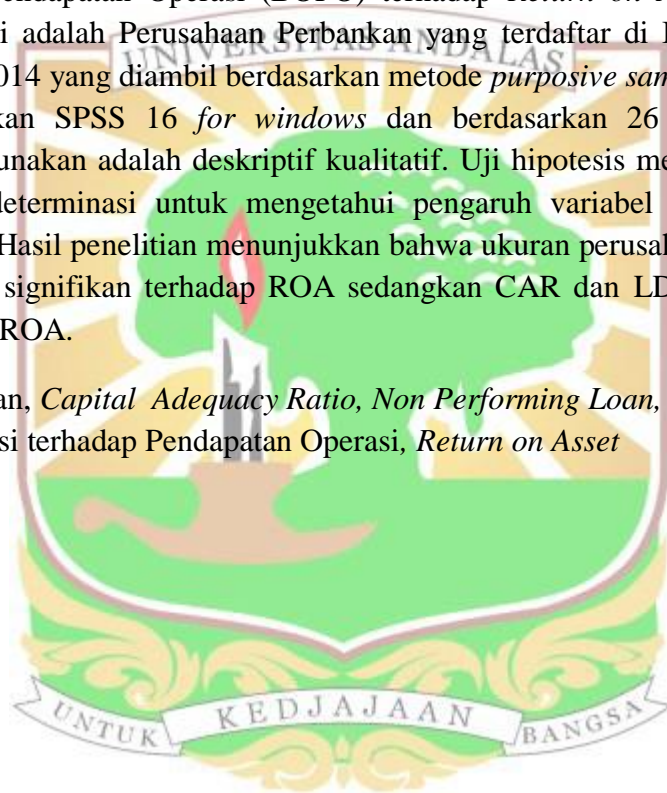


**Pengaruh Ukuran Perusahaan, *Capital Adequacy Ratio* (Car), *Non Performing Loan* (Npl), *Loan To Deposit Ratio* (Ldr), Rasio Biaya Operasional terhadap Pendapatan Operasional (Bopo) terhadap Tingkat Profitabilitas (Studi Empiris pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2012-2014)**

**ABSTRAK**

Penelitian ini dilakukan untuk mengetahui pengaruh ukuran perusahaan, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Beban Operasi terhadap Pendapatan Operasi (BOPO) terhadap *Return on Asset* (ROA). Sampel dalam penelitian ini adalah Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia pada Tahun 2012-2014 yang diambil berdasarkan metode *purposive sampling*. Data dianalisis dengan menggunakan SPSS 16 *for windows* dan berdasarkan 26 perusahaan. Metode penelitian yang digunakan adalah deskriptif kualitatif. Uji hipotesis menggunakan Uji t, Uji F, dan koefisien determinasi untuk mengetahui pengaruh variabel independen terhadap variabel dependen. Hasil penelitian menunjukkan bahwa ukuran perusahaan, NPL dan BOPO memiliki pengaruh signifikan terhadap ROA sedangkan CAR dan LDR tidak berpengaruh signifikan terhadap ROA.

**Kata Kunci** : Ukuran, *Capital Adequacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio*, Beban Operasi terhadap Pendapatan Operasi, *Return on Asset*



***Influence Of Company Size, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), and Ratio Of Operating Expenses to Operating Income to Profitability (Empirical Study on Banking Companies Listed in BEI Period 2012-2014)***

**ABSTRACT**

*This research aims to determine influence firm Size, Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO) to Return on Asset (ROA). The samples for this research were taken from all Banking Firms listed taken at Indonesian Stock Exchange at year 2012-2014 using purposive sampling method. The data were analyzed using SPSS 16 for windows and were derived from 26 firm. Descriptive qualitative was use as research method. Hypothesis testing use test T, test F, and determination coefficient to find out the influence of independent variables to dependent variables. The results showed that the variables Size, Non Performing Loan (NPL) and Operating Expenses to Operating Income (BOPO) significant effect on Return on Asset (ROA), while the variable Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) insignificant effect on Return on Asset (ROA)*

**Keywords :** *Size, Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio, Operating Expenses to Operating Income, Return on Asset*

