

PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING LOAN (NPL)*, BIAYA OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO) TERHADAP *LOAN TO DEPOSIT RATIO (LDR)* (STUDI KASUS PT.BANK NEGARA INDONESIA (PERSERO) TBK, PERIODE 2009-2013)

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ABSTRAK

Penelitian ini dilakukan bertujuan untuk mengetahui perkembangan *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, dan Biaya Operasional Terhadap Pendapatan Operasional (BOPO) terhadap *Loan To Deposit Ratio (LDR)*, serta untuk mengetahui pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, dan Biaya Operasional Terhadap Pendapatan Operasional (BOPO) terhadap *Loan To Deposit Ratio (LDR)* baik secara parsial maupun simultan pada PT. Bank Negara Indonesia (Persero), Tbk 2009-2013.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif, yang digunakan adalah data sekunder dengan teknik pengumpulan data secara studi dokumentasi (*documentary research*), studi kepustakaan (*library research*) dan melalui www.bni.co.id dan www.bi.go.id instrumen statistik yang digunakan adalah uji asumsi klasik, regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t dan uji F.

Hasil penelitian ini menunjukkan secara parsial bahwa *Capital Adequacy Ratio (CAR)* berpengaruh negatif tidak signifikan terhadap *Loan To Deposit Ratio (LDR)*, *Non Performing Loan (NPL)* berpengaruh positif tidak signifikan terhadap *Loan To Deposit Ratio (LDR)*, Biaya Operasional Terhadap Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap *Loan To Deposit Ratio (LDR)*. Secara simultan *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, dan Biaya Operasional Terhadap Pendapatan Operasional (BOPO) mempunyai pengaruh positif signifikan terhadap *Loan To Deposit Ratio (LDR)* dengan besarnya koefisien determinasi atau 53.6% sedangkan sisanya 46.4% dipengaruhi oleh faktor yang tidak diteliti. Pada penelitian selanjutnya disarankan agar ditambahkan variabel independen yang mendukung terhadap *Loan To Deposit Ratio (LDR)*.

Kata Kunci : *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, Biaya Operasional Terhadap Pendapatan Operasional (BOPO), *Loan To Deposit Ratio (LDR)*.

EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING LOAN (NPL), OTHER OPERATING INCOME TO OPERATING INCOME (BOPO) TO LOAN TO DEPOSIT RATIO (LDR) (STUDY ON INDONESIA STATE BANKS (PERSERO) TBK, PERIOD 2009-2013)

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ABSTRACT

This study aims to determine the development of the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Other Operating Income To Operating Income (BOPO) of the loan to deposit ratio (LDR), and to determine the effect of the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Other Operating Income To Operating Income (BOPO) of the loan to deposit ratio (LDR) either partially or simultaneously at PT. Bank Negara Indonesia (Persero) Tbk 2009-2013.

The method of research used is descriptive method and verification, the data used are secondary data with collection techniques, literature study and documentation obtained from www.bni.co.id and www.bi.go.id. Statistical instruments used is the classical assumption test, multiple linear regression, correlation coefficient, coefficient of determination, t test and F test.

The result showed partially that Capital Adequacy Ratio (CAR) no significant negative effect on the Loan To Deposit Ratio (LDR), Non Performing Loan (NPL) no significant positive effect on the Loan To Deposit Ratio (LDR), Other Operating Income To Operating Income (BOPO) significant negative effect on the Loan To Deposit Ratio (LDR), simultaneously Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), dan Other Operating Income To Operating Income (BOPO) has a significant positive effect on To Deposit Ratio (LDR) coefficient of determination ratio amounted to 53.6% while the remaining 46.4% is influenced by factors not examined. In a subsequent study suggested that the added independent variables are needed to support the development of loans.

Keywords : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Other Operating Income To Operating Income (BOPO), Loan To Deposit Ratio (LDR).