

**PENGARUH DANA PIHAK KETIGA (DPK) DAN BIAYA
OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO)
TERHADAP *RETURN ON ASSET* (ROA) PADA PT. BANK BJB, TBK.
PERIODE 2009-2013**

Oleh:

**Yuni Rahmawati
A10110215**

**Dibawah Bimbingan
(Dr. H. Herry Achmad Buchory, Drs., SE., MM.)**

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga (DPK) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Return On Asset* (ROA) pada PT. Bank bjb, Tbk. baik secara parsial maupun secara simultan.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan analisis yang digunakan adalah uji Asumsi Klasik meliputi uji Normalitas, Heteroskedastisitas, Multikolonieritas, Autokorelasi, Regresi Linear Berganda, Analisis Koefisien Korelasi, Analisis Koefisien Determinasi, uji Parsial dan uji Simultan.

Berdasarkan hasil pengujian menunjukkan bahwa Dana Pihak Ketiga (DPK) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh terhadap *Return On Asset* (ROA). Dari hasil uji T dan F dapat disimpulkan bahwa secara parsial Dana Pihak Ketiga (DPK) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) dan secara simultan Dana Pihak Ketiga (DPK) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpegaruh sebesar 87,6% terhadap *Return On Asset* (ROA) dan sisanya 12,4% dipengaruhi oleh faktor-faktor lain yang tidak diuji dalam penelitian ini .

Kata kunci : Dana Pihak Ketiga (DPK), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Return On Asset* (ROA)

***THE EFFECT OF THIRD PARTY FUNDS AND OPERATING EXPENSES
TO OPERATING INCOME (BOPO) TO RETURN ON ASSET (ROA) ON PT.
BANK BJB, TBK. PERIOD 2009-2013***

By:

***Yuni Rahmawati
A10110215***

Adviser by:

(Dr. H. Herry Achmad Buchory, Drs., SE., MM.)

ABSTRACT

This study aims to reveal the effect of Third Party Funds and operating expenses to operating income to Return On Asset (ROA) on PT. Bank Bjb, Tbk Partially or simultaneously.

This study employs a descriptive and verification method with a classic assumption test that consists of a normality test, heteroscedasticity, multicollinearity, autocorrelation, regression multi linear, a coefficient correlation analysis, a coefficient determination analysis, a partial test, and a simultan test.

*Based on the test results showed that the effect of the Third Party Funds and operating expenses to operating income on the Return On Asset (ROA). From *t* and *f* test, it can be concluded that partially the third party funds and operating expenses to operating income have negative and significant influence towards return on asset (ROA). Besides, simultan test the total influence is 87,6% and the rest of the total 12,4% is influenced by other factors not tested in this research.*

Keywords: Third Party Funds, Operating Expenses and Operating Income (BOPO), Return On Asset (ROA)