

**PENGARUH BIAYA OPERASIONAL PENDAPATAN OPERASIONAL
(BOPO) DAN *NON PERFORMING LOAN (NPL)* TERHADAP *RETURN ON
ASSET (ROA)* (Studi Kasus pada PT. Bank Mandiri (Persero)
Tbk Periode 2008 - 2013)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Biaya Operasional Pendapatan Operasional dan *Non Performing Loan* terhadap *Return On Asset*.

Objek yang diteliti adalah PT. Bank Mandiri (Persero) Tbk. Penelitian ini menggunakan metode deskriptif dengan pendekatan kuantitatif menggunakan data perhitungan laporan keuangan secara triwulan mulai tahun 2008 - 2013. Teknik analisis data menggunakan analisis regresi linier berganda dan uji hipotesis dengan menggunakan alat bantu program SPSS 20.

Hasil penelitian menunjukkan biaya operasional pendapatan operasional, *non performing loan* terhadap *return on asset* adalah positif dan signifikan. Biaya operasional terhadap pendapatan operasional berpengaruh signifikan terhadap *return on asset* tetapi tidak signifikan pengaruh *non performing loan* terhadap *return on asset*. Penulis mengambil kesimpulan bahwa meski tingkat *NPL* meningkat akibat meningkatnya jumlah kredit yang bermasalah akan tetapi jumlah pendapatan bunga kredit sebagai bentuk balas jasa dari nasabah yang meminjam dana kepada bank masih cukup untuk memenuhi kewajiban bank membayar bunga simpanan kepada nasabah sehingga bank masih cukup efisien dalam memperoleh keuntungan meski tingkat *ROA* menurun.

Kata kunci : Biaya Operasional Pendapatan Operasional, *Non Performing Loan*, *Return On Asset*.

***THE EFFECT OF OPERATING COSTS OF OPERATING INCOME (BOPO)
AND NON PERFORMING LOAN (NPL) TO RETURN ON ASSETS (ROA)
(Case Study At PT. Bank Mandiri (Persero) Tbk period 2008-2013)***

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ABSTRACT

This study aimed to determine the effect of Operating Costs Operating Income and Non-Performing Loans to Return On Assets.

The object under study is PT. Bank Mandiri (Persero) Tbk. This study used a descriptive method with quantitative approach uses data calculation financial statements on a quarterly basis beginning in 20008 - 2013. Technical analysis of data using multiple linear regression analysis and hypothesis testing using the tool SPSS 20.

The results showed operating costs operating income, non-performing loans to the return on assets is positive and significant. Operating expenses to operating income significantly influence the return on assets but not significantly influence of non-performing loans to the return on assets. The authors conclude that although the level of NPLs increased due to the increasing number of troubled loans but the amount of interest income from loans as a form of remuneration from customers who borrow funds to banks is still sufficient to meet the obligation to pay interest on bank deposits to customers that the bank is still quite efficient in gain although the level of ROA declined.

Keywords: Operating Costs Operating Income, NonPerforming Loans, Return On Assets.