

**PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN
RASIO EFISIENSI (BOPO) TERHADAP PROFITABILITAS
(Studi pada Perusahaan Perbankan yang Terdaftar di BEI Periode 2008-2012)**

ABSTRAK

Penelitian ini dilakukan dengan tujuan untuk mengetahui perkembangan *loan to deposit ratio*, Rasio Efisiensi (BOPO), profitabilitas, pengaruh *loan to deposit ratio* terhadap profitabilitas, pengaruh Rasio Efisiensi (BOPO) terhadap profitabilitas, serta pengaruh *loan to deposit ratio* dan Rasio Efisiensi (BOPO) terhadap profitabilitas pada perusahaan perbankan yang terdaftar di BEI.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan asosiatif. Data yang digunakan adalah data sekunder. Data sekunder diperoleh dengan tidak langsung yaitu melalui website BEI, PT Bank Mandiri Tbk., PT Bank Tabungan Negara Tbk., PT Bank Negara Indonesia Tbk., PT Bank Rakyat Indonesia Tbk. Laporan keuangan neraca dan laba rugi tahun 2008-2012. Alat analisis yang digunakan adalah analisis regresi linier berganda, koefisien determinasi, uji t dan uji F. Pengolahan data dilakukan dengan menggunakan *software SPSS 21*.

Hasil analisis penelitian ini menunjukkan uji t *loan to deposit ratio* berpengaruh negatif signifikan, dan uji t BOPO berpengaruh negatif signifikan. Dan uji F *loan to deposit ratio* dan BOPO berpengaruh positif signifikan dengan hasil uji F sebesar 26,598. Pengaruh *loan to deposit ratio* dan BOPO terhadap profitabilitas secara simultan adalah sebesar 75,8% dan memiliki hubungan yang kuat. Secara garis besar penggunaan *loan to deposit ratio*, BOPO, dan profitabilitas sudah baik, walaupun *loan to deposit ratio* dan BOPO mengalami fluktuasi, kondisi ini perlu dipertahankan dan dikembangkan oleh perusahaan.

Kata kunci : *Loan to deposit ratio*, BOPO, Profitabilitas

**THE INFLUENCE OF LOAN TO DEPOSIT RATIO AND OPERATIONAL
EFFICIENCIES OF THE PROFITABILITY**
(Study on the banking company registered in BEI Periods 2008-2012)

ABSTRACT

This research was conducted to determine the development of loan to deposit ratio, operational efficiencies, profitability, loan to deposit ratio effect on profitability, operational efficiencies effect on profitability, as well as the effect of loan to deposit ratio and operational efficiencies of the profitability in the banking company registered in BEI.

The methods used in this research is descriptive and assosiatif methods. The Data used are secondary data. Secondary Data obtained by indirectly through via website IDX, PT Bank Mandiri Tbk., PT Bank Tabungan Negara Tbk., PT Bank Negara Indonesia Tbk., PT Bank Rakyat Indonesia Tbk. financial statements balance sheets and profit loss in 2008-2012. Analysis tools are used multiple linear regression analysis, the determination coefficient, t-test and F-test. processing of data is performed using SPSS 21 software.

The result of the analysis of this study showed t-test influential loan to deposit ratio negative significantly. While the test t negative influential operational efficiencies negative significant. The F test of loan to deposit ratio and the significant positive effect with operational efficiencies test results of 26,598 . Influence of loan to deposit ratio and simultaneous profitability amounted to 75,8% and have a strong relationship. Generally the use of loan to deposit ratio, operational efficiencies and profitability was good, although loan to deposit ratio and operational efficiencies experienced fluctuations , these conditions need to be maintained and developed by the company.

Keywords : third party funds, operational efficiencies, profitability