

## ABSTRAK

**Mega Rahayu, 2012; Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Biaya Operasi terhadap Pendapatan Operasi (BOPO), Suku Bunga BI, dan Inflasi terhadap Fungsi Intermediasi. Dosen Pembimbing; Dra. Umi Mardiyati, M.Si. dan Agung D. Buchdadi, ST, MM.**

Penelitian ini bertujuan untuk menguji pengaruh CAR, NPL, BOPO Suku Bunga BI, dan Inflasi terhadap Fungsi Intermediasi Perbankan. Populasi yang digunakan dalam penelitian ini adalah Bank Persero dan Bank Umum swasta Nasional Devisa periode 2006-2011. Dengan menggunakan metode *purpose sampling*, diambil sampel sebanyak 38 bank. Penelitian ini menggunakan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heteroskedastisitas dan uji autokorelasi. Teknik analisis yang digunakan adalah regresi linier berganda dengan pendekatan *fixed effects*, dan uji hipotesis menggunakan t-statistik untuk menguji koefisien regresi parsial, serta F-statistik untuk menguji pengaruh secara bersama-sama dengan level 5%. Hasil regresi menunjukkan bahwa secara simultan variable-variabel independen; CAR, NPL, BOPO, Suku Bunga BI, dan Inflasi dengan uji F, berpengaruh signifikan terhadap Fungsi Intermediasi. Berdasarkan hasil regresi secara parsial CAR, BOPO, Suku Bunga BI, dan Inflasi berpengaruh negatif terhadap Fungsi Intermediasi. NPL berpengaruh positif terhadap Fungsi Intermediasi. Nilai Adjusted R Square sebesar 0,622510 menunjukkan bahwa LDR dapat dijelaskan oleh variable-variabel penelitian sebesar 62,25%, sedangkan sisanya dijelaskan oleh faktor-faktor lain.

Kata kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), Biaya Operasi terhadap Pendapatan Operasi (BOPO), Suku Bunga BI, dan Inflasi, Fungsi Intermediasi Perbankan.

## **ABSTRACT**

***Mega Rahayu, 2012; Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Operational Cost Ratio to Operational Income (BOPO), Interest Rate, Inflation toward Banking Function Intermediary. The lecturer advisors ; Dra. Umi Mardiyati, M.Si. and Agung D. Buchdadi, ST, MM.***

*This research is performed in order to test the influence of CAR, NPL, BOPO, Interest Rate and Inflation toward Banking Fuction Intermediary. Population in this research used owned banks and foreign exchange commercial banks during period 2006 through 2011 Purposive sampling method were used as samples determining method and 38 bank selected as the sample of the research. Data analysis with multilinear regression of ordinary least square and hypotheses test used t-statistic and F-statistic at level significance 5%, a classic assumption examination which consist of data normality test, multicollinearity test, heteroscedasticity test and autocorrelation test is also being done to test the hypotheses. The result of the research simultantly using F test, shows that all of the five independent variables influence significantly towards Banking Function Intermediary. Partially variables like CAR, BOPO, Interest Rate, and Inflation influence towards Banking Function Intermediary with negative. NPL influence positive toward Banking Function Intermediary. The coefficient determinant ( $R^2$ ) is 0,622510 which means 62,25 % Banking Function Intermediary variation explained by five independent variables above, whereas 46,7 % explained by another variables which is not followed*

***Key words : Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Operational Cost Ratio to Operational Income (BOPO), Interest Rate, Inflation, Banking Function Intermediary.***