

## ABSTRAK

**NURUL MARDHIYAH.** Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Loan to Deposit Ratio* (LDR) pada Perusahaan Perbankan Umum yang Terdaftar di BEI Tahun 2011-2015.

Penelitian ini bertujuan untuk mengetahui 1) pengaruh *Capital Adequacy Ratio* (CAR) terhadap *Loan to Deposit Ratio* (LDR), 2) pengaruh *Non Performing Loan* (NPL) terhadap *Loan to Deposit Ratio* (LDR), 3) pengaruh *Net Interest Margin* (NIM) terhadap *Loan to Deposit Ratio* (LDR), dan 4) Beban Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Loan to Deposit Ratio* (LDR) pada perusahaan perbankan umum yang terdaftar di BEI Tahun 2011-2015.. Populasi dalam penelitian ini adalah perusahaan perbankan umum yang terdaftar di BEI. Pengambilan sampel dilakukan menggunakan *purposive sampling*, sehingga sampel penelitian sebanyak 90 data dari 18 perusahaan. Teknik analisis data yang dipergunakan adalah analisis regresi berganda. Hasil penelitian menunjukkan bahwa 1) CAR berpengaruh negatif terhadap LDR, 2) NPL tidak berpengaruh terhadap LDR, 3) NIM berpengaruh negatif terhadap LDR, 4) BOPO tidak berpengaruh terhadap LDR.

**Kata Kunci:** *Loan to Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO).

## **ABSTRACT**

**NURUL MARDHIYAH.** *The Influence Of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operational Costs on Operational Revenue (BOPO) on Loan to Deposit Ratio (LDR) of General Banking Companies Listed on the Indonesian Stock Exchange 2011-2015.*

This research aims to reveal (1) the effect of *Capital Adequacy Ratio (CAR)* on *Loan to Deposit Ratio (LDR)*, (2) the effect of *Non Performing Loan (NPL)* on *Loan to Deposit Ratio (LDR)*, (3) the effect of *Net Interest Margin (NIM)* on *Loan to Deposit Ratio (LDR)*, and (4) the effect of *Operational Costs on Operational Revenue (BOPO)* *Loan to Deposit Ratio (LDR)* of general banking companies listed on the Indonesian Stock Exchange 2011-2015. The data population used in this research are all the companies of general banking companies listed on the Indonesian Stock Exchange. The sample were taken by purposive sampling, as a result, there were 18 companies chosen from the population. The data were analyzed using double regression analysis. The research result indicated that (1) CAR has negative and significant effect on LDR, (2) NPL has no significant effect on LDR, (3) NIM has negative and significant effect on LDR, and (4) ) BOPO has no significant effect on LDR.

**Keyword:** *Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operational Costs on Operational Revenue (BOPO).*