

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO), *Non Performing Loan* (NPL), dan *Net Interest Margin* (NIM) terhadap profitabilitas *Return On Asset* (ROA). Metode yang digunakan dalam penelitian ini adalah metode *Autoregressive Distributed Lag* (ARDL), menggunakan bantuan *Eviews 9.0*. Data yang digunakan adalah data rasio Bank Umum Konvensional yaitu terdapat 115 bank yang ada di Indonesia diambil dari tahun 2010 sampai dengan tahun 2018 dengan data bulanan. Dari hasil penelitian yang telah dilakukan pada variabel CAR, LDR, BOPO, NPL, dan NIM tidak terdapat autokorelasi dalam model yang dilakukan. Dalam jangka pendek dan jangka panjang variabel CAR dan LDR positif tidak signifikan terhadap profitabilitas pada bank umum konvensional, variabel BOPO dalam jangka pendek dan jangka panjang positif signifikan terhadap profitabilitas pada bank umum konvensional, variabel NPL dan NIM dalam jangka pendek dan jangka panjang negatif signifikan terhadap profitabilitas pada bank umum konvensional.

Kata kunci: *Capital adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), dan *Return On Asset* (ROA).

ABSTRACT

This research was conducted to know the influence of *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Operational Costs of Revenue Costs (BOPO)*, *Non Performing Loan (NPL)*, and *Net Interest Margin (NIM)* toward the profitability of *Return On Asset (ROA)*. The method employed in this research was *Autoregressive Distributed Lag (ARDL)*, with the assistance of *Eviews 9.0*. The used data was 115 data in Indonesia which was gathered during 2010 to 2018 monthly. From the research result, on the variable CAR, LDR, BOPO, NPL, and NIM, there were no autocorrelation on the conducted model. For the short term and the long term, CAR and LDR variable was positive not significant toward the profitability on the conventional banks; BOPO variable on the short term and long term was positive significant toward the profitability on the conventional banks, NPL and NIM variables on the short term and long term were negative significant toward the profitability on the conventional banks.

Keywords: *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, *Operational Costs of Revenue Costs (BOPO)*, *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, and *Return on Asset (ROA)*.