

ABSTRAK

PENGARUH NET INTEREST MARGIN (NIM), BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) DAN RETURN ON ASSET (ROA) TERHADAP LOAN TO DEPOSIT RATIO (LDR) PADA PT BANK RAKYAT INDONESIA (Persero) Tbk KANTOR CABANG CIREBON GUNUNG JATI PERIODE TAHUN 2014-2018

Penelitian ini bertujuan untuk menguji pengaruh variabel *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return On Asset* (ROA) terhadap *Loan to Deposit Ratio* (LDR) pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Cirebon Gunung Jati tahun 2014-2018 dalam kuartal tahun.

Metode penelitian yang digunakan adalah metode penelitian kuantitatif dengan pendekatan deskriptif dan verifikatif dimana yang menjadi sampel adalah laporan keuangan berupa laporan neraca PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Cirebon Gunung Jati tahun 2014-2018. Pengujian penelitian ini dilakukan dengan menggunakan uji asumsi klasik yaitu uji normalitas, uji linearitas, uji heteroskedasitas, uji multikolinearitas, dan uji autokorelasi yang selanjutnya dilakukan uji hipotesis. Metode statistik yang digunakan adalah regresi linear berganda dengan menggunakan SPSS.

Berdasarkan hasil penelitian, *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return On Asset* (ROA) secara parsial terdapat pengaruh terhadap *Loan to Deposit Ratio* (LDR). Hasil penelitian secara simultan menunjukkan *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return On Asset* (ROA) memberikan kontribusi pengaruh sebesar 98.2% terhadap *Loan to Deposit Ratio* (LDR), sedangkan sisanya sebesar 1.8% merupakan kontribusi dari variabel lain yang tidak diteliti.

Kata Kunci : *Net Interest Margin* (NIM), *Biaya Operasional Pendapatan Operasional* (BOPO), *Return On Asset* (ROA) dan *Loan to Deposit Ratio* (LDR).

ABSTRACT

THE EFFECT OF NET INTEREST MARGIN (NIM), OPERATIONAL COSTS ON OPERATIONAL INCOME (BOPO) AND RETURN ON ASSET (ROA) ON LOAN TO DEPOSIT RATIO (LDR) AT PT BANK RAKYAT INDONESIA (Persero) Tbk CIREBON GUNUNG JATI BRANCH OFFICE, 2014-2018

This study aims to examine the effect of the variable Net Interest Margin (NIM), Operational Cost of Operating Income (BOPO), and Return On Asset (ROA) on the Loan to Deposit Ratio (LDR) at PT Bank Rakyat Indonesia (Persero) Tbk Cirebon Gunung Jati Branch Office, 2014-2018 in the quarter of the year.

The research method used is a quantitative research method with descriptive and verification approaches where the sample is the financial report in the form of a balance sheet report of PT Bank Rakyat Indonesia (Persero) Tbk Cirebon Gunung Jati Branch Office 2014-2018. The research test was conducted using the classical assumption test, namely normality test, linearity test, heteroscedasticity test, multicollinearity test, and autocorrelation test, which were then carried out by hypothesis testing. The statistical method used is multiple linear regression using SPSS.

Based on the results of the study, the partial net interest margin (NIM), operational costs of operating income (BOPO), and return on asset (ROA) have an effect on the Loan to Deposit Ratio (LDR). The results of the research simultaneously show that Net Interest Margin (NIM), Operational Cost of Operating Income (BOPO), and Return On Asset (ROA) contribute an influence of 98.2% on the Loan to Deposit Ratio (LDR), while the remaining 1.8% is the contribution of variables that were not being researched.

Keywords : *Net Interest Margin (NIM), Operational Cost of Operating Income (BOPO), Return On Asset (ROA), and Loan to Deposit Ratio (LDR).*