

## ***ABSTRACT***

The economy in Indonesia cannot be separated from the role of banks where banks play an important role in allocating resources and economic turnover. So that the bank must always be sustainable which can be seen from its profit income (ROA) to run the wheel of the bank's life. There are several factors affecting ROA such as credit default, liquidity, efficiency, bank size, governance, etc. This study aims to examine the things that affect ROA because it is known that there is a decrease in the value of ROA from 3.11% in 2012 to 2.45% in 2017.

The study was conducted at Conventional Commercial Banks listed on BEI for the 2012-2017 period. Based on the set criteria, 24 banks were used, with 139 data observations. The analysis technique used is multiple regression analysis which previously carried out the classical assumption first.

The results showed that Non Performing Loans (NPL), Loan to Deposit Ratio (LDR) and Operational Costs to Operating Income (BOPO) had a negative influence on Return on Assets (ROA). Board of Directors (BOD) and Disclosure (DISC) have no influence on ROA. As for the control variable that is Size has a positive effect on ROA

**Keywords :** *NPL (Non Performing Loan), LDR (Loan to Deposit Ratio), BOPO (Operating Cost to Operating Income) , BOD (Board of Directors) , DISC (Disclosure), Size, ROA (Return On Assets).*

## ABSTRAK

Perekonomian di Indonesia tidak lepas dari peran bank dimana bank memegang peran penting dalam pengalokasian sumber daya dan perputaran ekonomi. Sehingga bank harus selalu ada (*sustainable*) yang dapat dilihat dari pendapatan profitnya (ROA) untuk menjalankan roda kehidupan bank. Adanya beberapa faktor mempengaruhi ROA seperti kegagalan bayar kredit, likuiditas, efisiensi, ukuran bank, tata kelola, dll. Penelitian ini bertujuan menguji hal yang mempengaruhi ROA karena diketahui terjadi penurunan nilai ROA dari sebesar 3,11% di tahun 2012 menjadi 2,45% di tahun 2017.

Penelitian dilakukan pada Bank Umum Konvensional yang terdaftar di BEI Periode 2012-2017. Berdasarkan kriteria yang ditetapkan maka didapat sampel yang digunakan sebanyak 24 bank, dengan jumlah observasi 139 data. Teknik analisis yang digunakan yaitu analisis regresi berganda yang sebelumnya dilakukan uji asumsi klasik terlebih dahulu.

Hasil penelitian menunjukkan bahwa *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) memiliki pengaruh negatif terhadap *Return on Assets* (ROA). *Board of Directors* (BOD) dan *Disclosure* (DISC) tidak memiliki pengaruh terhadap ROA. Adapun pada variabel kontrol yaitu *Size* memiliki pengaruh positif terhadap ROA.

***Kata kunci : NPL (Non Performing Loan), LDR (Loan to Deposit Ratio), BOPO (Biaya Operasional terhadap Pendapatan Operasional) , BOD (Board of Directors) , DISC (Disclosure), Size, ROA (Return On Assets).***