

**PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN BIAYA
OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO)
TERHADAP *LOAN TO DEPOSIT RATIO* (LDR) PADA PT BANK
RAKYAT INDONESIA (PERSERO), TBK PERIODE 2009-2013**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Loan to Deposit Ratio* (LDR) pada PT. Bank Rakyat Indonesia (Persero), Tbk baik secara parsial maupun secara simultan.

Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan analisis yang digunakan adalah uji Asumsi Klasik meliputi uji Normalitas, Heteroskedastisitas, Multikolonieritas, Autokorelasi, Regresi Linear Berganda, Analisis Koefisien Korelasi, Analisis Koefisien Determinasi, uji Parsial dan uji Simultan.

Dari hasil pengujian analisis menunjukkan besarnya pengaruh *Capital Adequacy Ratio* (CAR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Loan to Deposit Ratio* (LDR) dari hasil analisis Koefisien Determinasi adalah 12,8% dan sisanya 87,2% dipengaruhi oleh faktor-faktor lain yang tidak diteliti oleh penulis. Dari hasil uji T dan F dapat disimpulkan bahwa *Capital Adequacy Ratio* (CAR) dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negative dan tidak signifikan terhadap *Loan to Deposit Ratio* (LDR).

Kata kunci : *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR)

***THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR) AND
OPERATIONAL COST TOWARD OPERATIONAL INCOME TO LOAN TO
DEPOSIT RATIO (LDR) ON PT. BANK RAKYAT INDONESIA (PERSERO),
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ABSTRACT

This study aims to reveal the effect of Capital Adequacy Ratio (CAR) and operating expenses to operating income to Loan to Deposit Ratio (LDR) on PT. Bank Rakyat Indonesia (Persero), Tbk Partially or simultaneously.

This study employs a descriptive and verification method with a classic assumption test that consists of a normality test, heteroscedasticity, multicollinearity, autocorrelation, regression multi linear, a coefficient correlation analysis, a coefficient determination analysis, a partial test, and a simultan test.

From the analysis of the test result indicate the magnitude of the effect of the Capital Adequacy ratio and operating expenses to operating income to Loan to Deposit Ratio (LDR) from result a coefficient determination analysis is 12,8% and the remaining 87,2% are influence by other factors not examined by the author. From the t-test and f-test result it can be concluded that the Capital Adequacy ratio and operating expenses to operating income has a negative and significant effect on Loan to Deposit Ratio (LDR).

Keywords: Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), Loan to Deposit Ratio (LDR)