ABSTRACT

Bank profitability is a ratio to measure management that is carried out in a large way to a level that is possible to influence well. Several studies have also been used for variables that affect different profitability for credit ratios (LDR), Capital Adequacy Ratio (CAR), Operational Costs and Operational Revenues (BOPO).

This study is to explain the variables of Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR) and Operational Expenses and Operational Income (BOPO) and also to test whether these variables have a significant influence on profitability in registered banking companies . on the IDX in 2012-2017.

In this study, the population is a company listed on the Indonesia Stock Exchange in 2012-2017. Data analysis used in this study is Ordinary Least Square (OLS) Multiple Linear Regression which is supported by the help of Eviews 6.0 software.

The results of data processing, indicate that the independent variables together significantly influence the dependent variable. Variable Loan to Deposit Ratio (LDR), variable Capital Adequacy Ratio (CAR), and Operating Profit and Operating Income (BOPO) variables have a significant effect on ROA partially. And these variables have a negative effect on ROA.

Based on the results of the study, if the company wants to increase profitability it is necessary to reduce the value of the LDR, CAR and BOPO.

Keywords: LDR (Loan to Deposit Ratio), CAR (Capital Adequacy Ratio), and BOPO (Operational Load and Operating Income), and Profitability

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