ABSTRACT

Analysis of the Effect of NPL, LDR, BOPO, and CAR on ROA (Study at Commercial Banks in Indonesia), Ahmad Dardai Saifullah, 2018, Master of Management Study Program, Faculty of Economics and Business, Diponegoro University.

The purpose of this study was to determine the effect of NPL, LDR, and BOPO partially on ROA and analyze CAR as an intervening variable on the relationship of NPL with ROA, LDR relationship with ROA and BOPO relationship with ROA. As well as to find out the closeness between observed objects, this information can be used as a reference for knowing objects that have similar characteristics with other objects, the relative position of objects and the diversity of a variable. The population in this study are Conventional Commercial Banks in Indonesia. The Purpose sampling determination technique available at Bloomberg.

This research was conducted during the period 2014-2017, selected as many as 96 Conventional Commercial Banks which were the research samples accessed through Bloomberg. The data analysis used in this study is Multiple Linear Regression Analysis and Regression Moderation with Residual Test.

The results of multiple linear regression analysis show that partially NPL, LDR and BOPO have a significant effect on CAR and NPL, LDR, BOPO, and CAR have a significant effect on ROA. The results of residual analysis show that CAR is able to mediate the influence of NPL, LDR, and BOPO on ROA. The biplot results show that the three types of banks have no resemblance for each attribute because there is no type of bank located in one quadrant and far from each other. Banking which is observed shows the position of quadrants that are different from each other. That means, the characteristics of the Bank are different from each other.

Keywords: NPL, LDR, BOPO, CAR, ROA, Biplot.