

ABSTRAK

Nur Agustiani Bakari. 261 408 085. 2012 “Pengaruh Beban Operasional Terhadap Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) Terhadap profitabilitas Bank BUMN di Indonesia”. Program Studi S1 Manajemen Jurusan Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Negeri Gorontalo. Pembimbing I Dr.Ir. Syarwani Canon, M.Si dan Pembimbing II Moh. Agussalim Monoarfa, SE, MM.

Penelitian ini bertujuan untuk mengetahui pengaruh Beban Operasional Terhadap Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas Bank BUMN di Indonesia. Dalam penelitian ini peneliti menggunakan data sekunder berupa laporan keuangan tahunan selama kurun waktu sepuluh tahun dari periode 2002 sampai 2011 yang dipublikasikan. Data dianalisis dengan menggunakan metode analisis panel data.

Hasil penelitian ini menemukan bahwa Beban Operasional Terhadap Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap *Return On Asset* (ROA) dan *Loan to Deposit Ratio* (LDR) berpengaruh positif signifikan terhadap *Return On Asset* (ROA).`

Kata Kunci : Beban Operasional Terhadap Pendapatan Operasional (BOPO), Loan to Deposit Ratio (LDR), dan Return On Asset (ROA).

ABSTRACT

Nur Agustiani Bakari. 261 408 085. 2012. The effect of operating cost to operating income (BOPO) and Loan to Deposit Ratio (LDR) the profitability of state-owned bank BUMN in Indonesia. Program first degree of management departement of management, economic and Business faculty, Gorontalo State University. First supervisor Mr. Dr. Ir Syarwani Canon, M.Si and second supervisor Mr. Moh. Agussalim Monoarfa, SE, MM.

This study aims to determine The Effect of operating cost to operating income (BOPO) and loan to deposit ratio (LDR) to the profitability of state-owned bank BUMN in indonesia. in this study, researcher using secondary data such as annual financial report during last ten years from period of 2002 until 2011 are published. The have analyzed by panel data analysis methods.

The study found that operating cost to operating income (BOPO) a significant positive effect on Return On Asset (ROA) and the Loan to Deposit Ratio (LDR) a significant positive effect on Return On asset (ROA).

Keywords: *Operating Cost to Operating Income (BOPO), Loan to Deposit Ratio (LDR), and Return On Asset (ROA).*