ABSTRACT

Merlinda Nur Islami, *"The analysis Of Likuidity And Operational Efficiency Of Their Impact On Profitability At PT Bank Negara Indonesia Tbk.", under the guidance of* Rizki Zulfikar, SE., MSi.

Banks should have a good fund management that will affect the ability of banks to generate net income. Internal factors are factors that tend to be dominant in influencing the ability of banks to create the net income from assets owned, such as the level of liquidity and operational efficiency of the bank concerned.

The purpose of this study was to determine the development of Liquidity (LDR) and Operational Efficiency (BOPO) at PT Bank Negara Indonesia Tbk period year 2002-2009, to determine the development Profitability (ROA) at PT Bank Negara Indonesia Tbk period year 2002-2009 and to determine the effect of liquidity (LDR) and Operational Efficiency (BOPO) to profitability (ROA) at PT Bank Negara Indonesia Tbk.

The method used in this research is descriptive method and the method verifikatif. This study uses secondary data obtained from the balance sheet and income statement of the financial statements. Bank Negara Indonesia Tbk. Statistical method used is multiple linear regression, analysis of partial correlates, the coefficient of determination and hypothesis testing.

The analysis showed that the level of liquidity PT. Bank Negara Indonesia Tbk still be under the provisions of Bank Indonesia by 80% -110%, as well as the development of BOPO ratio is still less efficient, because its value BOPO above 80%. While the ability to generate net income from the assets is still quite high and it ranged between 0.75% - 2.54%. Partial liquidity level (LDR) and Operational Efficiency (BOPO) have a significant and negative effect on profitability (ROA) at PT. Bank Negara Indonesia Tbk. Similarly, two variables are simultaneously significant effect on profitability, the simultaneous effect of both variables amounted to 98.0% and only 2% influenced by other factors.

Keyword : LDR, BOPO dan ROA