ABSTRAK

PENGARUH CAR, NPL, BOPO DAN LDR TERHADAP ROA PADA BANK UMUM KONVENSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) TAHUN 2019-2023

Jessen (213304020246)

Davin Kendrew (213304020236)

Program Studi Manajemen

Fakultas Ekonomi Universitas Prima Indonesia

This Journal aims to discover the effect of CAR, NPL, Operating Expense on Operating Income, LDR on ROA of commerical banking company listed on Indonesian Stock Exchange in the time period of 2019-2023, the type of this research uses descriptive analysis, with 27 banks passing the criteria test and producing total available sample of 135 samples. This scientific journal uses linear regression analysis, normality test, multicollinearity, autocorrelation, heteroscedasticity, coefficient determination, F test & t test in which CAR had no effect on ROA, NPL had no effect on ROA, Operating Expense on Operating Income had effect on ROA, LDR had no effect on ROA, and simultaneously CAR, NPL, Operating Expense on Operating Income and LDR had effect on ROA.

Keyword: CAR, NPL, Operating Expense on Operating Income, LDR, ROA

Karya tulis ini bertujuan mengetahui efek dari CAR, NPL, Beban Operasional Pendapatan Operasional, LDR terhadap ROA bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2019 – 2023, jenis penelitian ini bersifat analisis deskriptif, memakai 27 bank yang memenuhi kriteria dan menghasilkan total sampel sejumlah 135 sampel. Karya tulis ini menggunakan analisa regresi linear berganda, uji normalitas, multikolinearitas, autokorelasi, heteroskedastisitas, koefisien determinasi, uji F dan uji t menghasilkan kesimpulan dimana CAR tidak berpengaruh terhadap ROA, NPL tidak berpengaruh terhadap ROA, BOPO berpengaruh terhadap ROA, LDR tidak berpengaruh terhadap ROA dan secara simultan CAR, NPL, BOPO dan LDR berpengaruh terhadap ROA.

Kata Kunci: CAR, NPL, BOPO, LDR, ROA