

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan Loan to Deposit Ratio (LDR) terhadap profitabilitas yang diprosikan dengan Return On Assets (ROA) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2022–2025. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder berupa laporan keuangan tahunan. Teknik pengambilan sampel menggunakan purposive sampling sehingga diperoleh 35 perusahaan perbankan dengan total 140 observasi.

Metode analisis yang digunakan meliputi statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda, uji hipotesis (uji t dan uji F), serta koefisien determinasi (R^2) dengan bantuan SPSS. variabel CAR memiliki nilai minimum -0,45 dan maksimum 7,48 dengan mean 2,9843, serta menunjukkan standard deviation 2,85325. Variabel NPL memiliki nilai minimum -12,38 dan maksimum 10,94 dengan mean 0,4213 serta menunjukkan standard deviation 7,66889. Variabel BOPO memiliki nilai minimum -4,34 dan maksimum 10,33 dengan mean 3,5687, serta menunjukkan standard deviation 3,89921. Sedangkan LDR memiliki nilai minimum -0,36 dan maksimum 9,78 dengan mean 4,0120, serta menunjukkan standard deviation 3,39202. Variabel ROA memiliki nilai minimum -3,15 dan maksimum 2,67 dengan mean 0,2120 serta menunjukkan standard deviation 1,12624. Kesimpulannya, kinerja keuangan yang tercermin dari rasio CAR, NPL, BOPO, dan LDR memiliki peran penting dalam meningkatkan profitabilitas perbankan. Penelitian ini diharapkan dapat menjadi referensi bagi pihak manajemen bank, investor, dan peneliti selanjutnya.

Kata kunci: CAR, NPL, BOPO, LDR, ROA, Profitabilitas.

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Operating Expenses to Operating Income (BOPO), and Loan to Deposit Ratio (LDR) on profitability as measured by Return on Assets (ROA) in banking companies listed on the Indonesia Stock Exchange during the 2022–2025 period. This research uses a quantitative approach with secondary data obtained from annual financial reports. The sampling technique used purposive sampling, resulting in 35 banking companies with a total of 140 observations.

The analytical methods employed include descriptive statistics, classical assumption tests, multiple linear regression analysis, hypothesis testing (t-test and F-test), and coefficient of determination (R^2) using SPSS. The CAR variable has a minimum value of -0.45 and a maximum value of 7.48 with a mean of 2.9843, and shows a standard deviation of 2.85325. The NPL variable has a minimum value of -12.38 and a maximum value of 10.94 with a mean of 0.4213 and shows a standard deviation of 7.66889. The BOPO variable has a minimum value of -4.34 and a maximum value of 10.33 with a mean of 3.5687, and shows a standard deviation of 3.89921. Meanwhile, LDR has a minimum value of -0.36 and a maximum value of 9.78 with a mean of 4.0120, and shows a standard deviation of 3.39202. The ROA variable has a minimum value of -3.15 and a maximum value of 2.67 with a mean of 0.2120 and shows a standard deviation of 1.12624. In conclusion, financial performance reflected by CAR, NPL, BOPO, and LDR plays an important role in improving banking profitability. This study is expected to provide insights for bank management, investors, and future researchers.

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