

Abstrak

PUTRI IVANA FAUZIAH, Pengaruh *Non Performing Loan* (NPL), *Biaya Operasional dan Pendapatan Operasional* (BOPO), *Capital Adequency Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR) Terhadap Rasio Profitabilitas (Studi Kasus Pada Perusahaan Sub Sektor Perbankan Yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2017-2021). Dibawah bimbingan bapak R. Gatot Heru Pranjoto, S.E., M.M.

Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh *Non Performing Loan* (NPL), *Biaya Operasional dan Pendapatan Operasional* (BOPO), *Capital Adequency Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR) Terhadap Rasio Profitabilitas (Studi Kasus Pada Perusahaan Sub Sektor Perbankan Yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2017-2021). Variabel independen yang digunakan dalam penelitian ini adalah *Non Performing Loan* (NPL), *Biaya Operasional dan Pendapatan Operasional* (BOPO), *Capital Adequency Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR). Untuk variabel dependen yang digunakan adalah Rasio Profitabilitas dengan mengambil indikator *Return On Asset* (ROA) sebagai pengukuran. Populasi dalam penelitian ini adalah Perusahaan Sub Sektor Perbankan dan fokus dalam Bank Umum Yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2017-2021, sehingga diperoleh populasi sebanyak 43 Perusahaan. Sampel yang digunakan dalam penelitian ini yaitu menggunakan teknik *Purposive Sampling* dan diperoleh sampel sebanyak 6 perusahaan. Metode penelitian ini menggunakan uji asumsi klasik, analisis regresi linear berganda, uji hipotesis dan uji koefisien determinasi. Berdasarkan hasil penelitian menunjukkan bahwa variabel *Non Performing Loan* (NPL) secara parsial berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA). Variabel *Biaya Operasional dan Pendapatan Operasional* (BOPO) secara parsial berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA). Variabel *Capital Adequency Ratio* (CAR) secara parsial berpengaruh positif, tetapi tidak signifikan terhadap *Return On Asset* (ROA). Variabel *Loan to Deposit Ratio* (LDR) secara parsial berpengaruh negatif, tetapi tidak signifikan terhadap *Return On Asset* (ROA). Untuk variabel *Non Performing Loan* (NPL), *Biaya Operasional dan Pendapatan Operasional* (BOPO), *Capital Adequency Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR) secara simultan berpengaruh terhadap *Return On Asset* (ROA).

Kata kunci: NPL, BOPO, CAR, LDR, dan Profitabilitas

Abstract

PUTRI IVANA FAUZIAH, The Effect of Non-Performing Loans (NPL), Operating Costs and Operating Income (BOPO), Capital Adequency Ratio (CAR), and Loan to Deposit Ratio (LDR) to Profitability Ratios (Case Study in Banking Sub Sector Companies Registered in Indonesia Stock Exchange (IDX) 2017-2021). Under the guidance of Mr. R. Gatot Heru Pranjoto, S.E., M.M.

The purpose of this study was to determine and analyze the effect of Non Performing Loans (NPL), Operating Costs and Operating Income (BOPO), Capital Adequency Ratio (CAR), and Loan to Deposit Ratio (LDR) on Profitability Ratios (Case Study in Sub Sector Companies Banking Listed on the Indonesia Stock Exchange (IDX) for 2017-2021). The independent variables used in this study are Non Performing Loans (NPL), Operating Costs and Operating Income (BOPO), Capital Adequency Ratio (CAR), and Loan to Deposit Ratio (LDR). For the dependent variable used is the Profitability Ratio by taking the Return On Assets (ROA) indicator as a measurement. The population in this study are Banking Sub-Sector Companies and focus on Commercial Banks Listed on the Indonesia Stock Exchange (IDX) for 2017-2021, so that a population of 43 companies is obtained. The sample used in this study was purposive sampling technique and a sample of 6 companies was obtained. This research method uses the classical assumption test, multiple linear regression analysis, hypothesis testing and coefficient of determination test. Based on the results of the study, it shows that the variable Non Performing Loan (NPL) partially has a negative and significant effect on Return On Assets (ROA). Variable Operating Costs and Operating Income (BOPO) partially have a negative and significant effect on Return On Assets (ROA). The variable Capital Adequency Ratio (CAR) partially has a positive but not significant effect on Return On Assets (ROA). The Loan to Deposit Ratio (LDR) variable partially has a negative but not significant effect on Return On Assets (ROA). For Non Performing Loan (NPL) variables, Operational Costs and Operating Income (BOPO), Capital Adequency Ratio (CAR), and Loan to Deposit Ratio (LDR) simultaneously affect Return On Assets (ROA).

Keywords: *NPL, BOPO, CAR, LDR, and Profitability*