

ABSTRACT

The purpose of this study was to identify and analyze the influence of bank internal factors on the Return on Assets of Regional Development Banks in Indonesia. The bank internal factors referred to in this study are the Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Operational Efficiency Ratio (BOPO), and Loan to Deposit Ratio (LDR). This study used a quantitative approach using the panel data regression analysis method using Stata 14 software. The data in this study consisted of time series and cross section data from 8 Regional Development Banks with the Largest Assets for the 2015-2022 period.

The results of this study indicate that the hypothesis for the LDR variable is accepted, while the CAR, NPL and BOPO variable hypotheses are not accepted. CAR has a positive and insignificant effect on ROA, NPL is negative and has no significant effect on ROA, BOPO has a positive and insignificant effect on ROA. Meanwhile, the LDR variable is positive and has a significant effect on ROA.

Keywords: Return on Assets, Non Performing Loans, Operational Efficiency Ratio, Loan to Deposit Ratio, Regional Development Banks

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh faktor internal bank terhadap *Return on Assets* Bank Pembangunan Daerah di Indonesia. Faktor internal bank yang dimaksud dalam penelitian ini adalah *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Operation Effecency Ratio* (BOPO), dan *Loan to Deposit Ratio* (LDR). Penelitian ini melakukan pendekatan kuantitatif dengan metode analisis regresi data panel yang menggunakan software Stata 14. Data dalam penelitian ini terdiri dari data time series (runtun waktu) dan cross section (persilangan) dari 8 Bank Pembangunan Daerah Dengan Aset Terbesar periode 2015-2022.

Hasil penelitian ini menunjukkan bahwa hipotesis untuk variabel LDR diterima, sedangkan hipotesis variabel CAR, NPL dan BOPO tidak diterima. CAR berpengaruh positif dan tidak signifikan terhadap ROA, NPL negatif dan tidak berpengaruh signifikan terhadap ROA, BOPO berpengaruh positif dan tidak signifikan terhadap ROA. Sedangkan variabel LDR positif dan berpengaruh signifikan terhadap ROA.

Kata kunci: *Return on Asset*, *Non Performing Loan*, *Operational Efficiency Ratio*, *Loan to Deposit Ratio*, Bank Pembangunan Daerah