

ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), OPERATING EXPENSE OPERATING INCOME (BOPO) AND NON PERFORMING LOAN (NPL) TO RETURN ON ASSETS (ROA) OF PT. BANK MAYBANK INDONESIA TBK.

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The purpose of this research was to know and analyze the factors that affect the Return on Assets at PT. Bank Maybank Indonesia Tbk. period was 2010-2022 that is through Capital Adequacy Ratio, Operating Expense Operating Income and Non Performing Loan. The Method of this research used verification method. To analyze the data used multiple linier regression and coefficient of determination. Based on te result Capital Adequacy Ratio (CAR), Operating Expense Operating Income (BOPO) and Non Performing Loan are the right model to predicted Return on Assets. Capital Adequacy Rasio negative and effect to Return on Assets (ROA). Operating Expense to Operating Income (BOPO) is negative and effect to Return on Assets (ROA). Non Performing Loan (NPL) is non affected Return on Assets (ROA).

Keyword: Capital Adequacy Ratio (CAR), Operating Expense Operating Income (BOPO) and Non Performing Loan (NPL), Return on Assets (ROA).

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO*, BEBAN OPERASIONAL PENDAPATAN OPERASIONAL, DAN *NON-PERFORMING LOAN* TERHADAP *RETURN ON ASSETS* PT. MAYBANK INDONESIA TBK

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Tujuan penelitian ini adalah untuk mengetahui dan menganalisis faktor-faktor yang mempengaruhi Return on Assets pada PT. Bank Maybank Indonesia Tbk. periode tahun 2010-2022 yaitu melalui *Capital Adequacy Ratio*, Beban Operasional Pendapatan Operasional dan *Non Performing Loan*. Metode penelitian ini menggunakan metode verifikatif. Untuk menganalisis data digunakan regresi linier berganda dan koefisien determinasi. Berdasarkan hasil *Capital Adequacy Ratio* (CAR), Pendapatan Operasional Beban Operasional (BOPO) dan *Non Performing Loan* merupakan model yang tepat untuk memprediksi *Return on Asset*. *Capital Adequacy Rasio* (CAR) berpengaruh negatif terhadap *Return on Assets* (ROA). Beban Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return on Assets* (ROA). *Non Performing Loan* (NPL) tidak berpengaruh terhadap *Return on Assets* (ROA).

Kata Kunci: Capital Adequacy Ratio (CAR), Operating Expense Operating Income (BOPO) and Non Performing Loan (NPL), Return on Assets (ROA)