

## ABSTRAK

### **PENGARUH *NON PERFORMING LOAN* (NPL), BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO), DAN *CAPITAL ADEQUACY RATIO* (CAR) TERHADAP *RETURN ON ASSETS* (ROA) PADA PT BANK MAYAPADA INTERNASIONAL TBK**

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Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh *non performing loan* (NPL), biaya operasional pendapatan operasional (BOPO), dan *capital adequacy ratio* (CAR) terhadap *return on assets* (ROA) pada PT Bank Mayapada Internasional Tbk periode 2008-2022. Metode penelitian ini menggunakan metode kuantitatif. Teknik pengumpulan data yang digunakan untuk data sekunder diperoleh dari studi dokumentasi. Alat analisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa: (1) *Non performing loan* (NPL) berpengaruh negatif terhadap *return on assets* (ROA); (2) Biaya operasional pendapatan operasional (BOPO) berpengaruh negatif terhadap *return on assets* (ROA); (3) *Capital adequacy ratio* (CAR) tidak berpengaruh terhadap *return on assets* (ROA).

Kata Kunci: *Non Performing Loan* (NPL), Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), dan *Return on Assets* (ROA).

## **ABSTRACT**

### ***THE EFFECT OF NON PERFORMING LOAN (NPL), OPERATING EXPENSES OPERATING INCOME, AND CAPITAL ADEQUACY RASIO (CAR) TO RETURN ON ASSETS OF PT BANK MAYAPADA INTERNASIONAL TBK***

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*The purpose of this research was to know and analyze the effect of non-performing loans (NPL), operating expenses operating income, and capital adequacy ratio (CAR) on return on assets (ROA) at PT Bank Mayapada Internasional Tbk for the period 2008-2022. The method of this research uses quantitative methods. The data collection technique used for secondary data is obtained from documentation studies. The analysis tool uses multiple linear regression. The result of the study shows that: (1) Non-performing loan (NPL) has a negative effect on return on assets (ROA); (2) Operating expenses operating income has a negative effect on return on assets (ROA); (3) Capital adequacy ratio (CAR) has no effect on return on assets (ROA).*

*Keyword: Non performing loan (NPL), Operating Expenses Operating Income, Capital Adequacy Rasio (CAR), and Return On Assets (ROA)*