

**THE INFLUENCE OF CAPITAL ADEQUACY RATIO AND OPERATIONAL  
EFFICIENCY ON RETURN ON ASSETS (CASE STUDY OF CONVENTIONAL  
BANKS LISTED AS STATEOWNER ENTERPRISES LISTED ON THE INDONESIA  
STOCK EXCHANGE IN 2013-2023)**

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**ABSTRACT**

*This study aims to determine: (1) capital adequacy ratio, operating efficiency, and return on assets at conventional commercial banks listed as BUMN on the Indonesian stock exchange for the period 2013-2023. (2) the simultaneous effect of capital adequacy ratio and operating efficiency on return on assets in conventional commercial banks listed as state-owned enterprises on the Indonesian stock exchange for the period 2013-2023. (3) the partial effect of capital adequacy ratio and operating efficiency on return on assets in conventional commercial banks listed as state-owned enterprises on the Indonesian stock exchange for the period 2013-2023. The data used is secondary data in the form of annua reports from each bank for 2013-2023. The population used is conventional commercial bank which are listed as SOEs on the Indonesian stock exchange in the 2013-2023 range. Samples were obtained through purposive sampling method. The research method used is a quantitative research with descriptive statistical analysis and case study approach. The analysis used is panel data regression analysis with the Eviews 12 tool. The result of the study: (1) capital adequacy ratio, operating efficiency, and return on assets at conventional commercial banks listed as BUMN on the Indonesian stock exchange for the period 2013-2023 has a fluctuating value. (2) capital adequacy ratio and operating efficiency simultaneously have a significant effect on return on assets at conventional commercial banks listed as state-owned enterprises on the Indonesian stock exchange for the period 2013-2023. (3) partial capital adequacy ratio has a significant negative effect on return on assets in conventional commercial banks listed as state-owned enterprises on the Indonesian stock exchange for the period 2013-2023. (4) operational efficiency partially has a significant negative effect on return on assets at conventional commercial banks listed as state-owned enterprises on the Indonesian stock exchange for the period 2013-2023.*

*Keywords: banks, capital adequacy ratio, operating efficiency, return on assets.*

**PENGARUH *CAPITAL ADEQUACY RATIO* DAN EFISIENSI OPERASI  
TERHADAP *RETURN ON ASSETS* (Studi Kasus pada Bank Umum Konvensional  
BUMN yang Terdaftar di Bursa Efek Indonesia Periode 2013-2023)**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui: (1) *capital adequacy ratio*, efisiensi operasi dan *return on assets* pada bank umum BUMN di bursa efek Indonesia periode 2013-2023. (2) pengaruh secara simultan *capital adequacy ratio* dan efisiensi operasi terhadap *return on assets* pada bank umum BUMN di bursa efek Indonesia periode 2011-2023. (3) pengaruh secara parsial *capital adequacy ratio* dan efisiensi operasi terhadap *return on assets* pada bank umum BUMN di bursa efek Indonesia periode 2013-2023. Data yang digunakan merupakan data sekunder berupa laporan tahunan masing-masing bank. Populasi yang digunakan adalah bank umum konvensional yang tercatat sebagai BUMN di bursa efek Indonesia pada rentang 2013-2023. sampel didapat melalui metode *purposive sampling*. Metode penelitian yang digunakan merupakan penelitian kuantitatif dengan analisis statistik deskriptif dan pendekatan studi kasus. Analisis yang digunakan merupakan analisis regresi data panel dengan alat bantu *Eviews 12*. Berdasarkan hasil penelitian, dapat diketahui bahwa: (1) *capital adequacy ratio*, efisiensi operasi dan *return on assets* pada bank umum konvensional yang tercatat sebagai BUMN di bursa efek Indonesia periode 2013-2023 memiliki nilai yang fluktuatif. (2) *capital adequacy ratio* dan efisiensi operasi secara simultan berpengaruh signifikan terhadap *return on assets* pada bank umum konvensional yang tercatat sebagai BUMN di bursa efek Indonesia periode 2013-2023. (3) *capital adequacy ratio* secara parsial berpengaruh negatif signifikan terhadap *return on assets* pada bank umum konvensional yang tercatat sebagai BUMN di bursa efek Indonesia periode 2013-2023. (4) efisiensi operasi secara parsial berpengaruh negatif signifikan terhadap *return on assets* pada bank umum konvensional yang tercatat sebagai BUMN di bursa efek Indonesia periode 2013-2023.

Kata Kunci: bank, *capital adequacy ratio*, efisiensi operasi, *return on assets*