

ABSTRACT

***THE INFLUENCE OF NON PERFORMING LOANS (NPL)
AND CAPITAL ADEQUACY RATIO (CAR) ON RETURN ON
ASSETS (ROA)
(Survey of PT Bank KB Bukopin Tbk Period 2014-2023)***

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The research aims to determine and analyze the influence of Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) on Return On Assets (ROA) at PT Bank KB Bukopin Tbk for the 2014-2023 period. This research was designed using descriptive research through quantitative research, the data used was secondary data, namely the financial reports of PT Bank KB Bukopin Tbk for the period 2014-2023, using purposive sampling techniques. The analytical tool used in this research was multiple linear regression analysis. The research results prove that Non Performing Loan (NPL) and Return On Assets (ROA) at PT Bank KB Bukopin Tbk during 2014-2023 tend to decrease, while the Capital Adequacy Ratio (CAR) tends to increase. From the hypothesis test it can be concluded that the Capital Adequacy Ratio (CAR) has a significant effect on Return On Assets (ROA), while Non Performing Loan (NPL) have no significant effect on Return On Assets (ROA) at PT Bank KB Bukopin Tbk during 2014-2023. The model suitability test shows that the regression model in this study can be used. to predict the effect of Non Performing Loan (NPL) and Capital Adequacy Ratio (CAR) on Return On Assets at PT Bank KB Bukopin Tbk for the 2014-2023 period.

Keywords: Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), Return On Assets (ROA).

ABSTRAK

PENGARUH *NON PERFORMING LOAN* (NPL) DAN *CAPITAL ADEQUACY RATIO* (CAR) TERHADAP *RETURN ON ASSETS* (ROA)

(Survei Pada PT Bank KB Bukopin Tbk Periode 2014-2023)

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Penelitian bertujuan untuk mengetahui dan menganalisis pengaruh *Non Performing Loan* (NPL) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA) pada PT Bank KB Bukopin Tbk Periode 2014-2023. Penelitian ini dirancang dengan menggunakan penelitian deskriptif melalui pendepatan kuantitatif, data yang digunakan berupa data sekunder yaitu laporan keuangan PT Bank KB Bukopin Tbk selama periode tahun 2014-2023, dengan menggunakan teknik *purposive sampling*. Alat analisis yang digunakan dalam penelitian ini yaitu analisis regresi linier berganda. Hasil penelitian membuktikan bahwa *Non Performing Loan* (NPL) dan *Return On Assets* (ROA) pada PT Bank KB Bukopin Tbk selama tahun 2014-2023 cenderung mengalami penurunan, sedangkan *Capital Adequacy Ratio* (CAR) cenderung mengalami peningkatan. Dari uji hipotesis dapat disimpulkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Return On Assets* (ROA), sedangkan *Non Performing Loan* (NPL) tidak berpengaruh signifikan terhadap *Return On Assets* (ROA) pada PT Bank KB Bukopin Tbk selama tahun 2014-2023, uji kesesuaian model menunjukkan model regresi dalam penelitian ini dapat digunakan untuk memprediksi pengaruh *Non Performing Loan* (NPL) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA) pada PT Bank KB Bukopin Tbk periode 2014-2023.

Kata Kunci: *Non Performing Loan* (NPL), *Capital Adequacy Ratio* (CAR), *Return On Assets* (ROA).