

ABSTRACT

***THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON PERFORMING LOAN (NPL) AND NET INTEREST MARGIN (NIM) ON PROFITABILITIES
(The Case In PT Bank KB Bukopin Tbk)***

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The purpose of this research was to know and analyze the effects of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) and Net Interest Margin (NIM) on Profitabilities that are compare to Return On Assets (ROA) for the PT Bank KB Bukopin Tbk period of 2012 to 2021. The methodology use in this research is descriptive and quantitative method. To analyze the data used is multiple linear regression and coefficient of determination. According to the research's findings, it can be understood the te Return On Assets (ROA) is significantly impacted by the Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) and Net Interest Margin (NIM) when thet simultaneously. Then in a parsimonious manner, Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) are not significant effect on Return On Asssets (ROA), although Net Interest Margin (NIM) showed a significant correlation with Return On Assets (ROA).

Keyword: Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM) and Return On Assets (ROA)

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NON PERFORMING LOAN* (NPL) DAN *NET INTEREST MARGIN* (NIM) TERHADAP PROFITABILITAS (Kasus pada PT Bank KB Bukopin Tbk)

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Penelitian ini dilakukan dengan tujuan untuk mengetahui dan menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan *Net Interest Margin* (NIM) terhadap Profitabilitas yang di proksikan dengan *Return On Assets* (ROA) pada PT Bank KB Bukopin Tbk periode 2012-2021. Metode yang digunakan dalam penelitian ini adalah metode deskriptif dengan penelitian kuantitatif. Alat analisis yang digunakan adalah Regresi Linear Berganda dan Koefisien Determinasi. Berdasarkan hasil penelitian dapat diketahui bahwa secara simultan *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan *Net Interest Margin* (NIM) berpengaruh signifikan terhadap *Return On Assets* (ROA). Kemudian secara parsial *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) tidak berpengaruh terhadap *Return On Assets* (ROA), sedangkan *Net Interest Margin* (NIM) berpengaruh signifikan terhadap *Return On Assets* (ROA).

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM) dan *Return On Assets* (ROA)