# *ABSTRACT*

***The Influence of Capital Adequacy Ratio (CAR) and Operating Costs Operating Income (BOPO) on Return on Assets (ROA) at of PT. Bank Mayapada Internasional, Tbk***


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*The objectives of this research was to determine and analyze the Capital Adequacy Ratio (CAR), Operating Costs Operating Income (BOPO) and Return On Assets (ROA) at PT. Bank Mayapada Internasional, Tbk for the period 2008-2023 and the effect of the Capital Adequacy Ratio (CAR) and Operating Costs Operating Income (BOPO) on Return On Assets (ROA) at PT. Bank Mayapada Internasional, Tbk Bank for the period 2008-2023. The research method used in this study was descriptive analysis. The data required in this study was secondary documentary data containing the financial history of PT. Bank Mayapada Internasional, Tbk published on the Indonesia Stock Exchange (BEI). Based on the research results, it was known that simultaneously, the Capital Adequacy Ratio (CAR) and Operating Costs Operating Income (BOPO) have a significant effect on Return On Assets (ROA) at PT. Bank Mayapada Internasional, Tbk. Partially, Capital Adequacy Ratio (CAR) has a positive effect on Return On Assets (ROA). Meanwhile, Operating Costs Operating Income (BOPO) has a negative effect on Return On Assets (ROA). It was recommended for conventional general banking companies to improve capital quality and efficiency, so that they can increase and improve Return On Assets (ROA).*



*Keywords: Capital Adequacy Ratio (CAR), Operating Costs Operating Income (BOPO), Return On Assets (ROA).*

# ABSTRAK

**Pengaruh *Capital Adequacy Ratio* (CAR)**
**dan Biaya Operasional Pendapatan Operasional (BOPO)**
**terhadap *Return On Assets* (ROA)**
**pada PT. Bank Mayapada Internasional, Tbk**

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Tujuan penelitian ini adalah untuk mengetahui dan menganalisis *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO) dan *Return On Assets* (ROA) pada PT. Bank Mayapada Internasional, Tbk periode 2008-2023 dan pengaruh *Capital Adequacy Ratio* (CAR) dan Biaya Operasional Pendapatan Operasional (BOPO) terhadap *Return On Assets* (ROA) pada PT. Bank Mayapada Internasional, Tbk periode 2008-2023. Metode Penelitian yang digunakan dalam penelitian ini adalah deskriptif analisis. Data yang diperlukan dalam penelitian ini adalah data dokumenter sekunder yang memuat historis keuangan PT. Bank Mayapada Internasional, Tbk yang dipublikasikan di Bursa Efek Indonesia (BEI). Berdasarkan hasil penelitian, diketahui bahwa secara simultan *Capital Adequacy Ratio* (CAR) dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap *Return On Assets* (ROA) pada PT. Bank Mayapada Internasional, Tbk. Secara parsial *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap *Return On Assets* (ROA). Sedangkan, Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return On Assets* (ROA). Disarankan bagi Perusahaan perbankan umum konvensional untuk meningkatkan kualitas modal dan efisiensi, sehingga mampu menambah dan meningkatkan *Return On Assets* (ROA).

Kata Kunci: *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Return On Assets* (ROA)