ABSTRACT

INFLUENCE OF LOAN TO FUNDING RATIO, NON PERFORMING LOAN AND OPERATING COSTS OPERATING INCOME TO RETURN ON ASSET
(PT Bank Maspion Indonesia Tbk)

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This study aimed to analyze the effect of Loan to Funding Ratio, Non Performing Loan, Operating Cost of Operating Income on Return on Asset of PT Bank Maspion Indonesia Tbk. This research used quantitative methods with a verification approach. The data used was secondary data from the official website of PT Bank Maspion Indonesia Tbk (bankmaspion.co.id). The analysis technique used was multiple linear regression with the help of SPSS. The research sample consisted of financial statement data of PT Bank Maspion Indonesia Tbk for 12 years from 2013 to 2024 or as much as 12 data. The results showed that LFR and NPL had no effect on ROA and BOPO had a negative effect on ROA. The higher the BOPO was, the lower the ROA was, which reflected the inefficiency of operational management.

Keywords: *Loan to Funding Ratio, Non Performing Loan, Operating costs of Operating Income, Return On Asset.*

ABSTRAK

PENGARUH *LOAN TO FUNDING RATIO*, *NON PERFORMING LOAN* DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL TERHADAP *RETURN ON ASSET* (Pada PT Bank Maspion Indonesia Tbk)

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Penelitian ini bertujuan untuk menganalisis pengaruh *Loan to Funding Ratio, Non Performing Loan,* Biaya Operasional Pendapatan Operasional terhadap *Return On Asset* PT. Bank Maspion Indonesia Tbk. Penelitian ini menggunakan metode kuantitatif dengan pendekatan verifikatif. Data yang digunakan merupakan data sekunder dari website resmi PT. Bank Maspion Indonesia Tbk (bankmaspion.co.id). Teknik analisis yang digunakan adalah regresi linear berganda dengan bantuan SPSS. Sampel penelitian terdiri dari data laporan keuangan PT. Bank Maspion Indonesia Tbk selama 12 tahun dari tahun 2013 hingga tahun 2024 atau sebanyak 12 data. Hasil penelitian menunjukkan bahwa LFR dan NPL tidak berpengaruh terhadap ROA dan BOPO berpengaruh negatif terhadap ROA. Semakin tinggi BOPO, semakin rendah ROA yang mencerminkan inefisiensi manajemen operasional.

Kata kunci: *Loan to Funding Ratio, Non Performing Loan*, Biaya Operasional Pendapatan Oparasional*, Return On Asset*.