ABSTRACT

THE EFFECT OF LOAN TO DEPOSIT RATIO (LDR), NON PERFORMING LOAN (NPL), AND OPERATING EXPENSES OPERATING INCOME (BOPO) ON NET INTEREST MARGIN (NIM)
***(Case Study of* PT Bank Mayapada Internasional Tbk)**

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***Guide* I : Dewi Permata Sari**

***Guide* II : Andina Eka Mandasari**

The study aims to determine and analyze the effect of Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and Operating Expenses Operating Income (BOPO), on Net Interest Margin (NIM) at PT Bank Mayapada Internasional Tbk for the period 2014-2023. This study was designed using descriptive research through a quantitative approach, the data used were secondary data, namely the financial statements of PT Bank Mayapada Internasional Tbk for the period 2014-2023, using a purposive sampling technique. The analytical tool used in this study was multiple linear regression analysis. The results of the study prove that the LDR, NPL and BOPO at PT Bank Mayapada Internasional Tbk during 2014-2023 tended to increase, while the NIM tended to decrease. From the hypothesis test, it can be concluded that the LDR has a significant effect on NIM, while NPL does not have a significant effect on NIM, and BOPO has a significant effect on NIM.

Keywords: Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), Operating Expenses Operating Income (BOPO), Net Interest Margin (NIM).

ABSTRAK

PENGARUH *LOAN TO DEPOSIT RATIO* (LDR), *NON PERFORMING LOAN* (NPL), DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP *NET INTEREST MARGIN* (NIM)
(Kasus Pada PT Bank Mayapada Internasional, Tbk)

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Penelitian bertujuan untuk mengetahui dan menganalisis pengaruh *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), dan Biaya Operasional Pendapatan Operasional (BOPO), terhadap *Net Interest Margin* (NIM) pada PT Bank Mayapada Internasional, Tbk Periode 2014-2023. Penelitian ini dirancang dengan menggunakan penelitian deskriptif melalui pendekatan kuantitatif, data yang digunakan berupa data sekunder yaitu laporan keuangan PT Bank Mayapada Internasional, 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 LDR, NPL dan BOPO pada PT Bank Mayapada Internasional, Tbk selama tahun 2014-2023 cenderung mengalami peningkatan, sedangkan NIM cenderung mengalami penurunan. Hasil penelitian menunjukkan bahwa LDR berpengaruh signifikan terhadap NIM, sedangkan NPL tidak berpengaruh signifikan terhadap NIM, dan BOPO berpengaruh signifikan terhadap NIM.

Kata Kunci: *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM).