ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), OPERATING EXPENSES TO OPERATING INCOME (BOPO), AND NON-PERFORMING LOAN (NPL) ON RETURN ON ASSETS (ROA)
(A STUDY AT *PT BANK PEREKONOMIAN RAKYAT SILIWANGI*)

By:

Fujia Putri

NPM: 223402020

Supervisor 1: **Dr. Edy Suroso, S.E., M.Si.**

Supervisor 2: **Deasy Lestary Kusnandar, S.E., M.Si.**

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), and Non-Performing Loan (NPL) on Return On Assets (ROA) at PT Bank Perekonomian Rakyat Siliwangi Tasikmalaya for the 2015–2024 period. The research method used is a verification method with a quantitative approach. The sampling technique used purposive sampling adjusted to the availability of quarterly financial statement data during the research period. Financial ratio analysis was used to measure Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), and Non-Performing Loan (NPL), while Return On Assets (ROA) was used to measure the bank's profitability level. In data analysis, this study used Multiple Linear Regression Analysis with classical assumption tests, coefficient of determination, t-test, and F-test to determine the causal relationship among variables. Based on the results of the study, Capital Adequacy Ratio (CAR) and Operating Expenses to Operating Income (BOPO) had an effect on Return On Assets (ROA), while Non-Performing Loan (NPL) had no effect on Return On Assets (ROA).

Keywords: Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), Non-Pe rforming Loan (NPL), Return On Assets (ROA), Bank Profitability.

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) & *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA)
(Penelitian Pada PT. Bank Perekonomian Rakyat Siliwangi Kota Tasikmalaya)

Oleh:

Fujia Putri

NPM: 223402020

Pembimbing 1: Dr. Edy Suroso, S.E., M.Si.

Pembimbing 2: Deasy Lestary Kusnandar, S.E., M.Si.

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), dan *Non-Performing Loan* (NPL) terhadap *Return On Assets* (ROA) pada PT Bank Perekonomian Rakyat Siliwangi Kota Tasikmalaya periode 2015–2024. Metode penelitian yang digunakan adalah metode verifikatif dengan pendekatan kuantitatif. Penentuan sampel menggunakan purposive sampling yang disesuaikan dengan ketersediaan data laporan keuangan triwulan selama periode penelitian. Analisis rasio keuangan digunakan untuk mengukur *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), dan *Non-Performing Loan* (NPL), sedangkan *Return On Assets* (ROA) digunakan untuk mengukur tingkat profitabilitas bank. Dalam analisis data, penelitian ini menggunakan Analisis Regresi Linear Berganda dengan pengujian asumsi klasik, koefisien determinasi, uji t, dan uji F untuk mengetahui hubungan kausal antar variabel. Berdasarkan hasil penelitian, *Capital Adequacy Ratio* (CAR) dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh terhadap *Return On Assets* (ROA), sedangkan *Non-Performing* Loan (NPL) tidak berpengaruh terhadap *Return On Assets* (ROA).

Kata Kunci: *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Non-Performing Loan* (NPL), *Return On Assets* (ROA), Profitabilitas Bank.