ABSTRACT

THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR) AND NON PERFORMING LOAN (NPL) ON RETURN ON ASSETS (ROA) FROM PT. BANK CENTRAL ASIA TBK. OVER THE 2016-2025 PERIOD

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This study aims to analyze the influence of Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) on Return on Assets (ROA) at PT. Bank Central Asia Tbk. during the period 2016–2025. The research employed a quantitative method using secondary data obtained from the company's annual financial reports published on the official website of PT. Bank Central Asia Tbk. and the Indonesia Stock Exchange (IDX). The study covered a 10-year time series period with multiple linear regression analysis processed using SPSS version 27.The results showed that CAR and NPL simultaneously have a significant influence on ROA (F count = 31.381, Sig. = 0.000). Partially, CAR has a positive and significant effect (β = 0.084, t count = 3.765, Sig. = 0.007), while NPL has a negative and significant effect (β = -1.728, t count = -7.805, Sig. = 0.000). The Adjusted R Square value of 0.871 indicates that 87.1% of the variation in ROA can be explained by CAR and NPL, while the remaining 12.9% is influenced by other variables. Descriptively, CAR showed a consistently high and increasing trend (average 25.81%), NPL remained at a very low and well-controlled level (average 1.67%), and ROA stayed in the very healthy category (average 3.66%).It is recommended that PT. Bank Central Asia Tbk. optimize the utilization of excess capital, maintain strict credit risk management, and diversify sources of income. Future researchers are suggested to add other variables such as BOPO and NIM, extend the observation period, or expand the sample to multiple banks.

Keywords: Capital Adequacy Ratio, Non Performing Loan, Return on Assets, Bank Performance, PT. Bank Central Asia Tbk.

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) PADA PT. BANK CENTRAL ASIA TBK. PERIODE 2016–2025

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Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) terhadap *Return on Assets* (ROA) pada PT. Bank Central Asia Tbk. periode 2016–2025. Metode penelitian yang digunakan adalah kuantitatif dengan data sekunder berupa laporan keuangan tahunan yang diperoleh dari situs resmi perusahaan dan Bursa Efek Indonesia (BEI). Penelitian mencakup data time series selama 10 tahun dan dianalisis menggunakan regresi linier berganda dengan bantuan SPSS versi 27.Hasil penelitian menunjukkan bahwa CAR dan NPL secara simultan berpengaruh signifikan terhadap ROA (F hitung = 31,381, Sig. = 0,000). Secara parsial, CAR berpengaruh positif dan signifikan (β = 0,084, t hitung = 3,765, Sig. = 0,007), sedangkan NPL berpengaruh negatif dan signifikan (β = -1,728, t hitung = -7,805, Sig. = 0,000). Nilai *Adjusted R Square* sebesar 0,871 mengindikasikan bahwa 87,1% variasi ROA dapat dijelaskan oleh CAR dan NPL, sisanya 12,9% dipengaruhi oleh variabel lain. Secara deskriptif, CAR menunjukkan tren tinggi dan terus meningkat (rata-rata 25,81%), NPL berada pada level sangat rendah dan terkendali (rata-rata 1,67%), serta ROA berada dalam kategori sangat sehat (rata-rata 3,66%).Disarankan agar PT. Bank Central Asia Tbk. mengoptimalkan pemanfaatan modal berlebih, mempertahankan manajemen risiko kredit yang ketat, serta melakukan diversifikasi sumber pendapatan. Peneliti selanjutnya disarankan menambahkan variabel lain seperti BOPO dan NIM, memperpanjang periode pengamatan, atau memperluas sampel ke beberapa bank

Kata Kunci: *Capital Adequacy Ratio, Non Performing Loan, Return on Assets,* Kinerja Bank, PT. Bank Central Asia Tbk.