ABSTRACT

THE EFFECT OF *NET INTEREST MARGIN* (NIM), *OPERATIONAL EFFICIENCY RATIO* (BOPO), *CAPITAL ADEQUACY RATIO* (CAR), AND *LOAN TO DEPOSIT RATIO* (LDR) ON *RETURN ON ASSETS* (ROA)

(A Study at PT Allo Bank Indonesia Tbk (BBHI))

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This study aims to analyze the effect of Net Interest Margin (NIM), Operational Efficiency Ratio (BOPO), Capital Adequacy Ratio (CAR), and Loan to Deposit Ratio (LDR) on profitability as measured by Return on Assets (ROA) at PT Allo Bank Indonesia Tbk (BBHI) for the period 2015–2024. This research is motivated by the phenomenon of slowdown in ROA growth at Allo Bank amid an improving profitability trend among other digital banks in Indonesia. A quantitative descriptive method was applied using multiple linear regression analysis based on secondary data in the form of quarterly financial statements, processed through SPSS and EViews software. The results indicate that partially, NIM has a positive effect on ROA, BOPO has a negative effect on ROA, CAR has no significant effect on ROA, while LDR has a negative effect on ROA at PT Allo Bank Indonesia Tbk.

Keywords: Net Interest Margin, BOPO, Capital Adequacy Ratio, Loan to Deposit Ratio, Return on Assets, Digital Banking, Profitability.

ABSTRAK

PENGARUH *NET INTEREST MARGIN* (NIM), BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO), *CAPITAL ADEQUACY RATIO* (CAR), DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP PROFITABILITAS (ROA)

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Penelitian ini bertujuan untuk menganalisis pengaruh *Net Interest Margin* (NIM), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), dan *Loan to Deposit Ratio* (LDR) terhadap profitabilitas yang diukur dengan *Return on Assets* (ROA) pada PT Allo Bank Indonesia Tbk (BBHI) periode 2015–2024. Penelitian ini dilatarbelakangi oleh fenomena perlambatan kinerja profitabilitas Allo Bank di tengah tren peningkatan profitabilitas bank digital lainnya. Metode yang digunakan adalah kuantitatif deskriptif dengan teknik analisis regresi linier berganda, menggunakan data sekunder berupa laporan keuangan triwulanan yang dianalisis melalui perangkat lunak SPSS dan EViews. Hasil penelitian menunjukkan bahwa secara parsial, NIM berpengaruh positif terhadap ROA, BOPO berpengaruh negatif terhadap ROA, CAR tidak berpengaruh terhadap ROA, sedangkan LDR berpengaruh negatif terhadap ROA pada PT Allo Bank Indonesia Tbk.

Kata kunci: Net Interest Margin, BOPO, Capital Adequacy Ratio, Loan to Deposit Ratio, Return on Assets, Bank Digital, Profitabilitas.