ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) PADA PT BPR SILIWANGI TASIKMALAYA PERIODE 2018-2025

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Tujuan penelitian ini untuk mengetahui perkembangan *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Return On Assets* (ROA), serta besarnya pengaruh *Capital Adequacy Ratio* (CAR), dan *Non Performing Loan* (NPL) terhadap *Return On Assets* (ROA) pada PT BPR Siliwangi Tasikmalaya periode 2018-2025. Pendekatan penelitian yang digunakan menggunakan pendekatan kuantitatif dengan metode deskriptif eksplanatori. Teknik pengumpulan data yang digunakan adalah data sekunder berupa laporan keuangan PT BPR Siliwangi Tasikmalaya selama delapan tahun secara *time series* dengan teknik dokumentasi dan studi kepustakaan. Alat analisis yang digunakan yaitu statistik deskriptif, uji asumsi klasik, analisis regresi linear berganda, uji hipotesis (uji t dan uji F), serta koefisien determinasi dengan bantuan IBM SPSS *Statistics* 26. Berdasarkan hasil analisis, kondisi kondisi CAR, NPL, dan ROA pada PT BPR Siliwangi Tasikmalaya periode 2018-2025 cenderung mengalami fluktuasi. Hasil pengujian secara simultan menunjukkan bahwa CAR dan NPL berpengaruh terhadap ROA sebesar 80,2%, sedangkan sisanya sebesar 19,8% dipengaruhi oleh variabel lain di luar penelitian. Sedangkan hasil pengujian secara parsial menunjukkan bahwa CAR tidak berpengaruh signifikan terhadap ROA, sedangkan NPL berpengaruh negatif dan signifikan terhadap ROA.

Kata Kunci: *Capital Adequacy Ratio, Non Performing Loan, Return On Assets*, Bank Perkreditan Rakyat.

ABSTRACT

THE EFFECT OF CAPITAL ADECUACY RATIO (CAR) AND NON PERFORMING LOAN (NPL) ON RETURN ON ASSETS (ROA) AT PT BPR SILIWANGI TASIKMALAYA FOR THE PERIOD 2018-2025

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The purpose of this study was to determine the development of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Return On Assets (ROA), as well as the magnitude of the effect of Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) on Return On Assets (ROA) at PT BPR Siliwangi Tasikmalaya during the 2018–2025 period. This study employed a quantitative approach with a descriptive explanatory method. The data collection technique used secondary data in the form of financial statements of PT BPR Siliwangi Tasikmalaya over a 8 year time series period through documentation and literature studies. The analytical tools used were descriptive statistics, classical assumption tests, multiple linear regression analysis, hypothesis testing (t-test and F-test), and coefficient of determination using IBM SPSS Statistics 26. Based on the results of the analysis, the conditions of CAR, NPL, and ROA at PT BPR Siliwangi Tasikmalaya during the 2018–2025 period tended to fluctuate. The results of the simultaneous test indicate that CAR and NPL affect ROA by 19,8% while the remaining 80,2% is influenced by other variables outside the scope of this study. Meanwhile, the partial test results show that CAR has no significant effect on ROA, whereas NPL has a negative and significant effect on ROA.

Keywords: Capital Adequacy Ratio, Non Performing Loan, Return On Assets, Bank Perkreditan Rakyat.