ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), BEBAN OPERASIONAL PENDAPATAN OPERASIONAL (BOPO), AND LOAN TO DEPOSITE RATIO (LDR) ON RETURN ON ASSETS ON PT BANK CAPITAL INDONESIA TBK

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The purpose of this research is to determine the effect of Capital Adequacy Ratio on Return on Assets, Beban Operasional Pendapatan Operasional on Return on Assets, and Loan to Deposite Ratio on Return on Assets at PT Bank Capital Indonesia Tbk. The research method used is a verification method with a quantitative approach, while the sampling technique uses a purposive sampling method. The data collection technique used for secondary data is carried out through documentation studies. The analytical tool used uses multiple linear regression analysis. The research results show that: (1) Capital Adequacy Ratio has no effect on Return on Assets, (2) Beban Operasional Pendapatan Operasiona has no effect on Return on Assets, and (3) Loan to Deposite Ratio has effect on Return on Assets.

Keywords : *Capital Adequacy Ratio, Beban Operasional Pendapatan Operasional Loan to Deposite Ratio, Return on Assets.*