ABSTRACT

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

(A Study at PT Bank Jasa Jakarta)

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The purpose of this research is to determine the extent of the influence of the Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Operating Expense to Operating Income (BOPO), and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) at PT Bank Jasa Jakarta. The research method used is a survey method with a descriptive-explanatory approach, while the data collection technique was conducted through documentation of financial reports obtained from the official website of the company. The type of data used is secondary data in the form of annual financial reports for the period 2014–2024. The analytical tool used is multiple linear regression with classical assumption tests and hypothesis testing. The results of the study show that: (1) the Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) variables do not have a significant effect on Return on Assets (ROA); (2) the Operating Costs Operating Income (BOPO) variable has a significant negative effect on Return on Assets (ROA).

Keywords: *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), Operating Expense to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Return on Assets (ROA).

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR), *NET INTEREST MARGIN* (NIM), BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP *RETURN ON ASSETS* (ROA) (Pada PT Bank Jasa Jakarta)

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Tujuan penelitian ini adalah untuk mengetahui besarnya pengaruh *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), *Biaya Operasional terhadap Pendapatan Operasional* (BOPO), dan *Loan to Deposit Ratio* (LDR) terhadap *Return on Assets* (ROA) pada PT Bank Jasa Jakarta. Metode penelitian yang digunakan adalah metode survei dengan pendekatan deskriptif eksplanatori, sedangkan teknik pengumpulan data dilakukan melalui dokumentasi laporan keuangan yang diperoleh dari situs resmi perusahaan. Jenis data yang digunakan adalah data sekunder berupa laporan keuangan tahunan periode 2014–2024. Alat analisis yang digunakan adalah regresi linier berganda dengan uji asumsi klasik dan uji hipotesis. Hasil penelitian menunjukkan bahwa: (1) variabel *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh signifikan terhadap *Return on Assets* (ROA); (2) variabel Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap *Return on Assets* (ROA

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR) dan *Return on Assets* (ROA)