

ABSTRAK

Perkembangan dunia yang sangat pesat serta adanya pandemi Covid – 19 berpengaruh pada profitabilitas bank. Profitabilitas merupakan indikator yang tepat untuk mengukur kinerja keuangan dalam sektor perbankan yaitu menggunakan *Return On Asset* (ROA). Tujuan penelitian ini untuk mengetahui pengaruh *Capital Adequancy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM) dan *Loan Deposit Ratio* (LDR) terhadap profitabilitas perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode 2019 – 2021. Sampel penelitian yang digunakan sebanyak 114 sampel terdiri dari 38 bank selama 3 tahun. Jenis penelitian ini merupakan penelitian kuantitatif dengan menggunakan data sekunder. Metode dalam penelitian ini adalah dokumentasi . Penelitian ini menggunakan metode analisis data regresi linier berganda, uji statistik deskriptif, uji asumsi klasik yang terdiri dari uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji autokorelasi. Sementara uji hipotesis terdiri dari uji koefisien determinasi, uji signifikansi simultan (uji F) dan uji signifikansi parsial (uji t). Dari hasil penelitian ini dapat disimpulkan bahwa *Capital Adequancy Ratio* (CAR), Biaya Operasional dan Biaya Operasional (BOPO), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM) dan *Loan Deposit Ratio* (LDR) berpengaruh secara simultan terhadap *Return On Asset* (ROA) serta Biaya Operasional dan Pendapatan Operasional (BOPO) secara parsial berpengaruh signifikan terhadap *Return On Asset* (ROA) *Non Performing Loan* (NPL) dan *Loan Deposit Ratio* (LDR) secara parsial berpengaruh signifikan terhadap *Return On Asset* (ROA). Namun *Capital Adequancy Ratio* (CAR) dan *Net Interest Margin* (NIM) secara parsial berpengaruh tidak signifikan terhadap *Return On Asset* (ROA)

Kata kunci : *Capital Adequancy Ratio* (CAR), *Biaya Operasional Pendapatan Operasional* (BOPO), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM) dan *Loan Deposit Ratio* (LDR)

ABSTRACT

The very rapid development of the world and the Covid-19 pandemic have an impact on bank profitability. Profitability is an appropriate indicator for measuring financial performance in the banking sector, namely using Return On Assets (ROA). The aim of this research is to determine the effect of Capital Adequacy Ratio (CAR), Operating Costs, Operating Income (BOPO), Non-Performing Loans (NPL), Net Interest Margin (NIM) and Loan Deposite Ratio (LDR) on the profitability of banks listed on the Indonesia Stock Exchange (BEI) for the 2019 – 2021 period. The research sample used was 114 samples consisting of 38 banks for 3 years. This type of research is quantitative research using secondary data. The method in this research is documentation. This research uses multiple linear regression data analysis methods, descriptive statistical tests, classic assumption tests consisting of normality tests, multicollinearity tests, heteroscedasticity tests, autocorrelation tests. Meanwhile, hypothesis testing consists of the coefficient of determination test, simultaneous significance test (F test) and partial significance test (t test). From the results of this research it can be concluded that Capital Adequacy Ratio (CAR), Operational Costs and Operational Costs (BOPO), Non Performing Loans (NPL), Net Interest Margin (NIM) and Loan Deposite Ratio (LDR) simultaneously influence Return On Assets (ROA) and Operational Costs and Operational Income (BOPO) partially have a significant effect on Return On Assets (ROA) Non Performing Loans (NPL) and Loan Deposit Ratio (LDR) partially have a significant effect on Return On Assets (ROA). However, the Capital Adequacy Ratio (CAR) and Net Interest Margin (NIM) partially have an insignificant effect on Return On Assets (ROA).

Keywords: Capital Adequacy Ratio (CAR), Operating Costs Operating Income (BOPO), Non Performing Loans (NPL), Net Interest Margin (NIM) and Loan Deposite Ratio (LDR)