

ABSTRAK

Perkembangan di dunia perbankan yang sangat pesat mempunyai tingkat kompleksitas yang tinggi dan berpengaruh terhadap kinerja suatu bank. Penelitian ini bertujuan untuk menguji pengaruh efisiensi operasional (BOPO), kredit bermasalah (NPL), dan rasio kecukupan modal (CAR) terhadap profitabilitas (ROA) perbankan di Jawa Timur yang terdaftar di Bursa Efek Indonesia (BEI).

Penelitian ini menggunakan metode kuantitatif deskriptif. Jenis data yang digunakan adalah data kuantitatif berupa laporan tahunan perusahaan yang terdaftar di Bursa Efek Indonesia (BEI). Sampel yang digunakan pada penelitian ini diperoleh menggunakan metode *purposive sampling* dengan kriteria-kriteria yang telah ditentukan oleh peneliti. Hasil *purposive sampling* diperoleh 14 sampel dengan 84 data perbankan dalam kurun waktu 6 tahun yang terdaftar di Bursa Efek Indonesia (BEI) periode 2016-2021. Teknik analisis data dalam penelitian ini menggunakan analisis regresi linier berganda program SPSS versi 25.

Hasil penelitian menunjukkan bahwa efisiensi operasional berpengaruh negatif terhadap profitabilitas, kredit bermasalah berpengaruh negatif terhadap profitabilitas, dan rasio kecukupan modal tidak berpengaruh terhadap profitabilitas.

Kata Kunci: Efisiensi Operasional, Kredit Bermasalah, Rasio Kecukupan Modal, Profitabilitas



ABSTRACT

Rapid development in the banking world has higher complexity and affected the bank's performance. This research aimed to examine the effect of operational efficiency (BOPO), Non-Performing Loan (NPL), and Capital Adequacy Ratio (CAR) on profitability (ROA) in East Java banking companies listed on the Indonesia Stock Exchange (IDX).

The research was descriptive-quantitative. Moreover, the data were in the form of companies' annual statements listed on IDX. The data collection technique used purposive sampling, in which the sample was based on the criteria given. In line with that, there were 14 samples with 84 banking data listed on the Indonesia Stock Exchange during 6 years (2016-2021). Furthermore, the data analysis technique used multiple linear regression with SPSS (Statistical Product and Statistical Solution) 25.

The result concluded that operational efficiency had a negative effect on profitability. Likewise, Non-Performing Loan had a negative effect on profitability. On the other hand, Capital Adequacy Ratio did not affect profitability.

Keywords: *Operational Efficiency, Non-Performing Loan, Capital Adequacy Ratio, Profitability*

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