

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) terhadap *Non Performing Loan* (NPL) pada Bank Umum yang terdaftar di Bursa Efek Indonesia (BEI).

Jenis penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini adalah perusahaan perbankan umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2020 – 2022. Proses pengambilan sampel menggunakan metode *purposive sampling*, yaitu pengambilan sampel berdasarkan kriteria – kriteria yang telah ditentukan sebelumnya oleh peneliti, sehingga diperoleh sampel sebanyak 30 perusahaan dari 43 populasi perusahaan perbankan umum konvensional. Data yang diperoleh sebanyak 85 data pengamatan selama 3 tahun. Teknik analisis data yang dilakukan dengan menggunakan analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap *Non Performing Loan* (NPL), dan Biaya Operasional terhadap Pendapatan Operasional (BOPO) berpengaruh positif terhadap *Non Performing Loan* (NPL).

Kata kunci: *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Non Performing Loan* (NPL).

ABSTRACT

This research aimed to examine the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operating Expenses to Income in Sales (BOPO) on Non- Performing Loans (NPL) at General Banks listed on the Indonesia Stock Exchange (IDX).

The research was quantitative. The population was 43 conventional General Bank companies listed on the Indonesia Stock Exchange (IDX) during 2020-2022. Moreover, the data collection technique used purposive sampling, in which the sample was based on the criteria given. In line with that, there were 30 companies as the sample. Furthermore, the data were observed for 3 years with 85 observation data. The data analysis technique used multiple linear regression.

The result showed that the Capital Adequacy Ratio (CAR) did not affect Non-Performing Loans (NPL). Likewise, the Loan to Deposit Ratio (LDR) did not affect Non-Performing Loans (NPL). On the other hand, Operating Expenses to Income in Sales (BOPO) had a positive effect on Non-Performing Loans (NPL).

Keywords: *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operational Cost on Operational Income (BOPO), Non-Performing Loan (NPL)*



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