

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas aset yang diukur dengan *non performing loan*, tingkat efisiensi yang diukur dengan biaya operasional pendapatan operasional, dan likuiditas yang diukur dengan *loan to deposit ratio* terhadap rasio kecukupan modal yang diukur dengan *capital adequacy ratio*.

Jenis penelitian ini adalah penelitian kuantitatif. Populasi dalam penelitian ini terdiri dari 234 bank perkreditan rakyat di Jawa Barat yang terdaftar di Otoritas Jasa Keuangan. Proses pengambilan sampel menggunakan *purposive sampling*, yaitu pemilihan sampel dengan kriteria yang telah ditentukan. Berdasarkan metode *purposive sampling* didapatkan sampel sejumlah 216 perusahaan. Data penelitian diambil selama 3 tahun, yaitu tahun 2020-2022, sehingga diperoleh 648 data yang diolah. Teknik analisis data dilakukan dengan menggunakan regresi linear berganda.

Hasil penelitian menunjukkan bahwa *non performing loan* berpengaruh positif terhadap *capital adequacy ratio*, dan *loan to deposit ratio* berpengaruh negatif terhadap *capital adequacy ratio*. Sedangkan biaya operasional pendapatan operasional tidak berpengaruh terhadap *capital adequacy ratio*.

**Kata Kunci:** Kualitas Aset, Tingkat Efisiensi, Likuiditas, Rasio Kecukupan Modal

## **ABSTRACT**

*This research aimed to find out the effect of asset quality which was measured by Non-Performing Loan (NPL), efficiency level which was measured by Operating Expenses Operating Income, and liquidity which was measured by Loan to Deposit Ratio (LDR) on the Capital Adequacy Ratio which was measured by CAR.*

*The research was quantitative. The population was 234 BPR in East Java listed on the Finance Service Authority. Moreover, the data collection technique used purposive sampling, in which the sample was based on the criteria given. In line with that, there were 216 companies in the sample. The data were taken for 3 years (2020-2022). In total, there were 646 data samples. Furthermore, the data analysis technique used multiple linear regression.*

*The result concluded that NPL had a positive effect on capital adequacy ratio. However, LDR had a negative effect on capital adequacy ratio. On the other hand, Operating Expenses Operating Income did not affect capital adequacy ratio.*

**Keywords:** *Asset Quality, Efficiency Level, Liquidity, Capital Adequacy Ratio*

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