

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menguji secara empiris pengaruh dari Rasio CAR, NPL, BOPO, NIM dan LDR terhadap ROA. Penelitian ini dilatarbelakangi oleh adanya Volatilitas laba yang merujuk pada tingkat variasi atau fluktuasi laba suatu perbankan KBMI 4. Diperlukan analisis tingkat kesehatan perbankan dinilai dari perspektif *Capital*, *Asset*, *Earning*, dan *Liquidity*. Sampel dalam penelitian ini diperoleh menggunakan metode *purposive sampling* sehingga diperoleh 4 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia tahun 2019-2023. Teknis analisis data yang digunakan adalah regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* (CAR) berpengaruh positif terhadap *Return On Asset* (ROA), Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return On Asset* (ROA), *Net Interest Margin* (NIM) berpengaruh positif terhadap *Return On Asset* (ROA), *Loan to Deposit Ratio* (LDR) berpengaruh positif terhadap *Return On Asset* (ROA), di sisi lain *Non Performing Loan* (NPL) tidak berpengaruh terhadap *Return On Asset* (ROA).

Kata Kunci: *Capital Adequacy Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Net Interest Margin*, *Loan to Deposit Ratio*, *Return On Asset*, Kelompok Bank berdasarkan Modal Inti (KBMI) 4, Volatilitas Laba, Tingkat Kesehatan Perbankan.

ABSTRACT

This study aims to determine and empirically test the effect of CAR, NPL, BOPO, NIM and LDR Ratios on ROA. This study is motivated by the existence of Profit Volatility which refers to the level of variation or fluctuation in the profits of a KBMI 4 bank. An analysis of the level of banking health is needed from the perspective of Capital, Assets, Earnings, and Liquidity. The sample in this study was obtained using the purposive sampling method so that 4 banking companies listed on the Indonesia Stock Exchange in 2019-2023 were obtained. The data analysis technique used is multiple linear regression. The results of this study indicate that the Capital Adequacy Ratio (CAR) has a positive effect on Return On Assets (ROA), Operating Costs Operating Income (OCOI) has a negative effect on Return On Assets (ROA), Net Interest Margin (NIM) has a positive effect on Return On Assets (ROA), Loan to Deposit Ratio (LDR) has a positive effect on Return On Assets (ROA), on the other hand Non Performing Loans (NPL) have no effect on Return On Assets (ROA).

Keywords: Capital Adequacy Ratio, Non Performing Loan, Operating Costs Operating Income, Net Interest Margin, Loan to Deposit Ratio, Return On Assets, Bank Groups based on Core Capital (KBMI) 4, Profit Volatility, Banking Health Level.