

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Non Performing Loan* (NPL), *Loan to Deposito Ratio* (LDR), dan Beban Operasional Pendapatan Operasional (BOPO) terhadap profitabilitas pada Bank Perkreditan Rakyat (BPR) di Sumatera Barat tahun 2019-2023. Data yang digunakan dalam penelitian ini adalah data sekunder. Sebanyak 86 BPR yang diperoleh secara *purposive sampling*. Teknik analisis data yang digunakan pada penelitian ini adalah analisis statistik deskriptif, analisis regresi linear berganda, uji asumsi klasik, dan uji hipotesis. Pengolahan data menggunakan software IBM SPSS Statistic 26 untuk menguji *Non Performing Loan* (NPL), *Loan to Deposito Ratio* (LDR), dan Beban Operasional Pendapatan Operasional (BOPO) terhadap profitabilitas. Hasil penelitian ini menunjukkan bahwa *Non Performing Loan* (NPL) tidak berpengaruh terhadap profitabilitas, *Loan to Deposito Ratio* (LDR) memiliki pengaruh positif terhadap profitabilitas, dan Biaya Operasional Pendapatan Operasional (BOPO) memiliki pengaruh negatif terhadap profitabilitas.

Kata kunci: *Non Performing Loan* (NPL), *Loan to Deposito Ratio* (LDR), Beban Operasional Pendapatan Operasional (BOPO), Profitabilitas

ABSTRACT

This study aims to examine the effect of Non Performing Loans (NPL), Loan to Deposito Ratio (LDR), and Operating Expense to Operating Income (BOPO) on the profitability of rural banks (BPR) in West Sumatera from 2019-2023. The data used in this research is secondary data. A total of 65 BPRs were selected using purposive sampling. The data analysis techniques used in this study include descriptive statistical analysis, multiple linear regression analysis, classical assumption test, and hypothesis testing. Data processing was conducted using IBM SPSS Statistic 26 to test the effect of NPL, LDR, and BOPO on profitability. The results of the study show that Non Performing Loan (NPL) has no effect on profitability, Loan to Deposito Ratio (LDR) has a positive effect on profitability and Operating Expense to Operating Income (BOPO) have a negative effect on profitability.

Keywords: *Non Performing Loan (NPL), Loan to Deposito Ratio (LDR), and Operating Expense to Operating Income (BOPO).*