

INTISARI

Penelitian ini dilakukan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), dan Beban Operasional terhadap Pendapatan Operasional (BOPO) terhadap Profitabilitas Bank Umum Konvensional di Indonesia yang diproksikan dengan *Return on Asset* (ROA) periode 2018-2022. Penelitian ini menggunakan data sekunder berupa laporan tahunan bank tahun 2018-2022. Populasi dari penelitian ini adalah seluruh Bank Umum Konvensional di Indonesia tahun 2018-2022, sedangkan sampel yang digunakan adalah bank konvensional yang dikelompokkan ke dalam kategori BUKU 4 yang berjumlah sepuluh bank. Teknik analisis yang digunakan adalah regresi linier berganda. Hasil penelitian menunjukkan bahwa: (1) *Capital Adequacy Ratio* (CAR) berpengaruh negatif terhadap *Return on Asset* (ROA), (2) *Loan to Deposit Ratio* (LDR) tidak berpengaruh secara signifikan terhadap *Return on Asset* (ROA), (3) *Net Interest Margin* (NIM) berpengaruh positif terhadap *Return on Asset* (ROA), (4) Beban Operasional terhadap Pendapatan Operasional berpengaruh negatif terhadap *Return on Asset* (ROA).

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), dan Beban Operasional terhadap Pendapatan Operasional (BOPO), *Return on Asset* (ROA)

ABSTRACT

This research was conducted to examine the impact of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), and Operational Expenses on the Operational Income (BOPO) of Conventional Commercial Banks in Indonesia, proxied by Return on Assets (ROA) for the period 2018-2022. This study utilized secondary data from the annual reports of banks during the specified years. The population of this study consists of all Conventional Commercial Banks in Indonesia from 2018 to 2022, while the sample used is conventional banks categorized as BUKU 4, totaling ten banks. The analysis technique used is multiple linear regression. The results showed that: (1) Capital Adequacy Ratio (CAR) negatively affects Return on Assets (ROA), (2) Loan to Deposit Ratio (LDR) does not significantly affect Return on Assets (ROA), (3) Net Interest Margin (NIM) has a positive effect on Return on Assets (ROA), (4) Operating Expenses on Operating Income negatively affects Return on Assets (ROA).

Keywords: *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), dan Beban Operasional terhadap Pendapatan Operasional (BOPO), Return on Asset (ROA)*