

INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), dan Cadangan Kerugian Penurunan Nilai (CKPN) terhadap Return on Assets (ROA) pada bank digital di Indonesia periode 2021–2025. Penelitian ini menggunakan data sekunder berupa laporan keuangan triwulanan bank digital selama periode penelitian. Teknik pengambilan sampel menggunakan sampling jenuh dengan jumlah sampel sebanyak 7 bank digital, sehingga diperoleh 140 observasi. Metode penelitian yang digunakan adalah regresi data panel dengan pendekatan *Random Effect Model* (REM) menggunakan Panel *Estimated Generalized Least Squares* (EGLS) dengan *White cross-section weights*. Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap *Return on Assets* (ROA). *Net Interest Margin* (NIM) berpengaruh positif dan signifikan terhadap *Return on Assets* (ROA), sedangkan Cadangan Kerugian Penurunan Nilai (CKPN) tidak berpengaruh signifikan terhadap Return on Assets (ROA). Secara simultan, CAR, NIM, dan CKPN berpengaruh signifikan terhadap ROA. Nilai R-squared sebesar 0,4225 menunjukkan bahwa sebesar 42,25% variasi ROA dapat dijelaskan oleh ketiga variabel dalam model penelitian, sedangkan sisanya dijelaskan oleh faktor lain di luar model. Hasil penelitian ini memberikan implikasi bagi manajemen bank digital dalam mengevaluasi pengelolaan permodalan, margin bunga, dan risiko kredit untuk mendukung profitabilitas bank.

Kata Kunci: Bank Digital, *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), Cadangan Kerugian Penurunan Nilai (CKPN), *Return on Assets* (ROA)

ABSTRACT

This study aims to discover the effects of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), and Allowance for Impairment Losses (CKPN) on Return on Assets (ROA) of digital banks in Indonesia for the 2021–2025 period. The study uses secondary data in the form of quarterly financial statements of digital banks during the study period. The sampling technique employed is saturated sampling, with a sample of 7 digital banks, resulting in 140 observations. The research method used is panel data regression with the Random Effect Model (REM) approach using Panel Estimated Generalized Least Squares (EGLS) with White cross-section weights. The results show that Capital Adequacy Ratio (CAR) has no significant effect on Return on Assets (ROA). Net Interest Margin (NIM) has a positive and significant effect on Return on Assets (ROA), while Allowance for Impairment Losses (CKPN) has no significant effect on Return on Assets (ROA). Simultaneously, CAR, NIM, and CKPN have a significant effect on ROA. The R-squared value of 0.4225 indicates that 42.25% of the variation in ROA can be explained by the three variables in the research model, while the remaining variation is explained by other factors outside the model. These findings have implications for digital bank management in evaluating capital management, interest margin, and credit risk management to support bank profitability.

Keywords: **Keywords: Digital Banks, Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Allowance for Impairment Losses (CKPN), Return on Asset (ROA)**