PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSET* (ROA) PADA PT BANK KB BUKOPIN, TBK PERIODE 2019-2023

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ABSTRAK

Penelitian ini dilakukan bertujuan untuk mengetahui apakah ada pengaruh *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA). Metode yang digunakan dalam penelitian yaitu metode deskriptif dan verifikatif serta teknik pengumpulan data yaitu dengan studi kepustakaan dan dokumentasi. Data yang digunakan berupa data sekunder dari laporan keuangan perbankan di peroleh dari Otoritas Jasa Keuangan (OJK) dengan pengambilan sampel PT Bank KB Bukopin, Tbk periode tahun 2019-2023. Pengujian hipotesis dilakukan dengan menggunakan uji asumsi klasik, uji regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji t dan uji F. Hasil yang diperoleh menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA), sedangkan secara simultan *Capital Adequacy Ratio* (CAR) dan *Non Performing Loan* (NPL) secara bersama-sama berpengaruh terhadap *Return On Asset* (ROA) dengan tingkat kontribusi (R2) yaitu sebesar 56,1%, sedangkan sisanya sebesar 43,9% dipengaruhi oleh faktor lain yang tidak diteliti. Penelitian ini berupaya dapat membantu pihak bank dalam memperbaiki manajemen dalam pengambilan keputusan yang strategis dan dapat meningkatkan kinerja bank.

Kata Kunci: ***Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Asset* (ROA).**

THE INFLUENCE OF CAPITAL ADEQUACY RATIO (CAR) AND NON PERFORMING LOAN (NPL) ON RETURN ON ASSET (ROA) AT PT BANK KB BUKOPIN, TBK PERIOD 2019-2023

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ABSTRACT

This study was conducted to determine whether there is an influence of Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) on Return On Asset (ROA). The method used in the study is descriptive and verification methods and data collection techniques are through literature studies and documentation. The data used are secondary data from banking financial reports obtained from the Financial Services Authority (OJK) by taking samples of PT Bank KB Bukopin, Tbk for the period 2019-2023. Hypothesis testing was conducted using classical assumption test, multiple linear regression test, correlation coefficient analysis, determination coefficient analysis, t-test and F-test. The results obtained indicate that partially Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) have a negative and significant effect on Return On Asset (ROA), while simultaneously Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) together affect Return On Asset (ROA) with a contribution rate (R2) of 56.1%, while the remaining 43.9% is influenced by other factors not studied. This study seeks to assist banks in improving management in strategic decision making and can improve bank performance.

***Keywords*: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Return On Asset* (ROA).**