

**FAKTOR-FAKTOR YANG MEMPENGARUHI PROFITABILITAS PADA
PERBANKAN DIGITAL DI BURSA EFEK INDONESIA (BEI)
PERIODE 2018-2022**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan dan pengaruh Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Loan to Deposit Ratio* (LDR) terhadap *Return on Assets* (ROA) pada Perbankan Digital di Bursa Efek Indonesia (BEI) Periode 2018-2022. Metode yang digunakan dalam penelitian ini adalah metode deskriptif verifikatif dengan pendekatan kuantitatif dan metode analisis regresi linier berganda melalui uji asumsi klasik terdiri dari uji normalitas, uji multikolinearitas, uji autokorelasi, uji heteroskedastisitas, regresi linear berganda, koefisien korelasi, koefisien determinasi, uji hipotesis secara parsial dan simultan dengan alat bantu perhitungan menggunakan SPSS. Hasil penelitian ini menunjukkan bahwa variabel Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif signifikan terhadap *Return on Assets* (ROA). *Capital Adequacy Ratio* (CAR) berpengaruh positif signifikan terhadap *Return on Assets* (ROA). Sedangkan *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) tidak berpengaruh signifikan terhadap *Return on Assets* (ROA). Lalu, secara simultan Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Loan to Deposit Ratio* (LDR) berpengaruh secara bersama-sama terhadap *Return on Assets* (ROA) dengan taraf signifikansi sebesar 0,001.

Kata Kunci: Biaya Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Return on Assets* (ROA)

**FACTORS THAT AFFECT PROFITABILITY IN DIGITAL BANKING ON
THE INDONESIAN STOCK EXCHANGE (BEI)
PERIOD 2018-2022**

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ABSTRACT

This study aims to determine the development and influence of Operating Expenses on Operating Income (BOPO), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) in Digital Banking on the Indonesia Stock Exchange (IDX) 2018-2022 period. The method used in this research is descriptive verification method with a quantitative approach and multiple linear regression analysis method through classical assumption test consisting of normality test, multicollinearity test, autocorrelation test, heteroscedasticity test, multiple linear regression, correlation coefficient, coefficient of determination, partial and simultaneous hypothesis testing with calculation tools using SPSS. The results of this study indicate that the Operating Cost of Operating Income (BOPO) variable has a significant negative effect on Return on Assets (ROA). Capital Adequacy Ratio (CAR) has a significant positive effect on Return on Assets (ROA). Meanwhile, Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have no significant effect on Return on Assets (ROA). Then, simultaneously Operating Costs of Operating Income (BOPO), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), and Loan to Deposit Ratio (LDR) have a joint effect on Return on Assets (ROA) with a significance level of 0.001.

Keywords: Operating Expenses Operating Income (BOPO), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Return on Assets (ROA).