

## **ABSTRACT**

*ROA is one indicator to measure the company's financial performance and is the profitability ratios used to measure the effectiveness of companies in generating profits by utilizing total assets. Increased ROA shows that the company has good prospects in the future. To maintain or increase ROA, it is important to note several influencing factors including Net Interest Margin, Operating Income Operating Expenses, Capital Adequacy Ratio, and Non Performing Loans. The results of the study show (1) Net Interest Margin partially has a positive and significant influence on Return on Assets on banks listed on the Indonesia Stock Exchange. (2) Operational Revenue Operating Expenses partially have a negative and significant effect on Return on Assets at banks listed on the Indonesia Stock Exchange. (3) Partial Capital Adequacy Ratio has no effect on Return on Assets on banks listed on the Indonesia Stock Exchange. (4) Non Performing Loans partially have a negative and significant impact on Return on Assets at banks listed on the Indonesia Stock Exchange. (5) Net Interest Margin, Operating Income Operating Expenses, Capital Adequacy Ratio, and Non Performing Loans simultaneously have a significant effect on Return on Assets on banks listed on the Indonesia Stock Exchange.*

**Keywords:** *Net Interest Margin, Operational Revenue Operating Expense, Capital Adequacy Ratio, Non Performing Loans, Return On Assets*



## ABSTRAK

ROA adalah salah satu indikator untuk mengukur kinerja keuangan perusahaan dan merupakan rasio profitabilitas yang digunakan untuk mengukur efektivitas perusahaan dalam menghasilkan keuntungan dengan memanfaatkan total aktiva. ROA yang meningkat menunjukkan bahwa perusahaan memiliki prospek yang baik kedepannya. Untuk mempertahankan atau meningkatkan ROA, perlu diperhatikan beberapa faktor yang mempengaruhi diantaranya *Net Interest Margin*, Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, dan *Non Performing Loans*. Hasil penelitian menunjukkan (1) *Net Interest Margin* secara parsial mempunyai pengaruh positif dan signifikan terhadap *Return on Assets* pada bank yang terdaftar di Bursa Efek Indonesia. (2) Beban Operasional Pendapatan Operasional secara parsial mempunyai pengaruh negatif dan signifikan terhadap *Return on Assets* pada bank yang terdaftar di Bursa Efek Indonesia. (3) *Capital Adequacy Ratio* secara parsial tidak berpengaruh terhadap *Return on Assets* pada bank yang terdaftar di Bursa Efek Indonesia. (4) *Non Performing Loans* secara parsial mempunyai pengaruh negatif dan signifikan terhadap *Return on Assets* pada bank yang terdaftar di Bursa Efek Indonesia. (5) *Net Interest Margin*, Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, dan *Non Performing Loans* secara simultan berpengaruh signifikan terhadap *Return on Assets* pada bank yang terdaftar di Bursa Efek Indonesia.

**Kata kunci:** *Net Interest Margin*, Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Non Performing Loans*, *Return On Assets*



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