

ABSTRACT

This research is conducted to test the effect of *Non Performing Loan (NPL)*, *Loan To Deposit Ratio (LDR)*, *Operating Expenses /Operational Earnings (BOPO)*, *Capital Adequacy Ratio (CAR)*, to *Return on Asset (ROA)* performance in the conventional bank listed on The Indonesia Stock Exchange (IDX) on 2019. This Research population is public bank enlisted in Indonesia Stock Exchange that is as much 45 company. Based on purposive sampling method, the result obtained 40 company. This research use the documentation method which is obtained from publication of financial statement released by Indonesia Stock Exchange (IDX). Analyse Technique used is multiple linear regression. Result of the research indicate that: (1) NPL has positive effect on ROA conventional public bank. (2) LDR has positive effect to ROA conventional public bank. (3) BOPO has negative and significant effect to ROA conventional public bank. (4) CAR has negative effect to ROA conventional public bank.

Keywords: *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Operasional/Pendapatan Operasional (BOPO)*, *Capital Adequacy Ratio (CAR)*, *Return On Asset (ROA)*

ABSTRAK

Penelitian ini dilakukan untuk menguji pengaruh variabel *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Biaya Operasional Pada Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), terhadap Kinerja Bank Umum Konvensional yang diukur dengan *Return on Asset* (ROA yang terdaftar di Bursa Efek Indonesia tahun 2019. Populasi penelitian ini adalah bank umum yang terdaftar di Bursa Efek Indonesia yaitu sebanyak 45 perusahaan. Berdasarkan teknik *purposive sampling* didapatkan sampel sebanyak 40 perusahaan. Penelitian ini menggunakan metode dokumentasi yang di dapat dari laporan keuangan yang dipublikasikan di Bursa Efek Indonesia. Teknik analisis yang digunakan adalah regresi linear berganda. Hasil penelitian menunjukkan bahwa: (1) *Non Performing Loan* (NPL) berpengaruh positif terhadap *Return On Asset* (ROA) Bank Umum Konvensional. (2) *Loan to Deposit Ratio* (LDR) berpengaruh positif terhadap *Return On Asset* (ROA) Bank Umum Konvensional. (3) Biaya Operasional/Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return On Asset* (ROA) Bank Umum Konvensional. (4) *Capital Adequacy Ratio* (CAR) berpengaruh negatif terhadap *Return On Asset* (ROA) Bank Umum Konvensional.

Kata kunci: *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Operasional/Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA)