

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *CAR*, *NPL*, *LDR* dan *BOPO* terhadap Kinerja Keuangan Perbankan yang terdaftar di BEI pada tahun 2018-2020. Populasi dalam penelitian ini yaitu semua perusahaan Perbankan konvensional yang terdaftar di Bursa Efek Indonesia (BEI) pada periode 2018 - 2020. Sampel dalam penelitian ini sebanyak 123 dari 41 perusahaan yang memenuhi kriteria. Teknik pengambilan sampel yang digunakan dalam penelitian adalah metode *purposive sampling*. Metode analisis data yang digunakan pada penelitian ini adalah analisis regresi linier berganda dengan bantuan program aplikasi SPSS 25.

Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio* dan, *Loan to Deposit Ratio* tidak berpengaruh terhadap *ROA*, sedangkan *Non Performing Loan* dan *BOPO* berpengaruh terhadap *ROA*.

**Kata kunci :** *Capital Adequacy Ratio*, *Non Performing Loan*, *Loan to Deposit Ratio*, *BOPO*, Kinerja Keuangan Perbankan.



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## ABSTRACT

*The purpose of this Study is to analyze the implication of Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio and Operating Expense toward Operating Revenue to The Banking Financial Performance which Listed in Indonesia Stock Exchange on 2018-2020. The population in this study are Conventional Banking companies listed on the Indonesia Stock Exchange (IDX) in the period 2018 - 2020. The sample in this study amounted to 41 out of 46 companies that met the criteria. The sampling technique used in the study was purposive sampling method. Data analysis method used in this study is multiple linear regression analysis with the help of the SPSS application program.*

*The conclusion of this research prove that Capital Adequacy Ratio and Loan to Deposit Ratio did not affect to ROA, meanwhile Non Performing Loan and Operating Expense toward Operating Revenue affect to ROA.*

***Keywords: Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio and Operating Expense toward Operating Revenue, Banking Financial Performances***



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