

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Operational Efficiency* (BOPO), dan *Productive Assets Quality* (KAP) terhadap Kinerja Perbankan (ROA) Studi Kasus perusahaan perbankan yang terdaftar di BEI pada tahun 2020-2022. Metode yang digunakan dalam penelitian ini yaitu kuantitatif. Jumlah populasi penelitian ini yaitu 47 bank. Sampel yang digunakan yaitu 30 perusahaan bank yang terdaftar di BEI periode 2020-2022 dengan menggunakan metode purposive sampling. Teknik analisis data yang digunakan yaitu teknik analisis linier berganda dengan bantuan program SPSS versi 26. Hasil uji t menunjukkan bahwa secara parsial *Capital Adequacy Ratio* (CAR) dan *Operational efficiency* (BOPO) berpengaruh positif signifikan terhadap Kinerja Perbankan (ROA), serta *Loan to Deposit Ratio* (LDR) dan *Productive Assets Quality* (KAP) tidak berpengaruh signifikan terhadap Kinerja Perbankan (ROA). Dari hasil analisis regresi juga diketahui bahwa secara simultan variabel independen yaitu CAR, LDR, BOPO dan KAP berpengaruh signifikan terhadap variabel dependen kinerja perbankan (ROA).

**Kata Kunci :** *Capital Adequacy Ratio*, *Loan to Deposit Ratio*, *Operational Efficiency*, *Productive Assets Quality* dan **Kinerja Perbankan**



## **ABSTRAK**

This research aims to determine the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operational Efficiency (BOPO), and Productive Assets Quality (KAP) on Banking Performance (ROA) Case Study of banking companies listed on the BEI in 2020 -202. The method used in this research is quantitative. The population for this study is 47 banks. The sample used is 30 bank companies listed on the IDX for the 2020-2022 period multiple times with the help of the SPSS version 26 program. The t test results show that partially the Capital Adequacy Ratio (CAR) and Operational Efficiency (BOPO) have a significant positive effect on Banking Performance (ROA), as well as the Loan to Deposit Ratio (LDR) and Productive Assets Quality ( KAP) does not have a significant effect on Banking Performance (ROA). From the results of the regression analysis it is also known that simultaneously the independent variables, namely CAR, LDR, BOPO and KAP have a significant effect on the dependent variable banking performance (ROA).

**Keyword : Capital Adequacy Ratio, Loan to Deposit Ratio, Operational Efficiency, Productive Assets Quality and Banking Performance**

