

**PENGARUH BIAYA OPERASIONAL PENDAPATAN OPERASIONAL  
(BOPO), CAPITAL ADEQUACY RATIO (CAR) DAN LOAN TO  
DEPOSIT RATIO (LDR) TERHADAP RETURN ON ASSET  
(ROA) PADA KELOMPOK BANK BERDASARKAN  
MODAL INTI (KBMI) 4 TAHUN 2021-2023**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio* dan *Loan To Deposit Ratio* terhadap *Return On Asset* baik secara simultan maupun parsial. Desain penelitian yang digunakan adalah kuantitatif kausal. Subjek penelitian ini adalah perusahaan perbankan yang termasuk dalam Kelompok Bank Berdasarkan Modal Inti (KBMI) 4. Objek penelitian adalah Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Loan To Deposit Ratio*, dan *Return On Asset*. Sampel penelitian adalah 48 data time series pada 4 yang rutin melaporkan laporan keuangannya dari tahun 2021-2023. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi data panel. Hasil dari penelitian ini adalah (1) Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio* dan *Loan To Deposit Ratio* berpengaruh signifikan terhadap *Return On Asset*. (2) Biaya Operasional Pendapatan Operasional berpengaruh negatif signifikan terhadap *Return On Asset*. (3) *Capital Adequacy Ratio* berpengaruh positif signifikan terhadap *Return On Asset*. (4) *Loan to Deposit Ratio* berpengaruh positif signifikan terhadap *Return On Asset*.

**Kata kunci :** biaya operasional pendapatan operasional, *capital adequacy ratio*, *loan to deposit ratio*, dan *return on asset*

**THE EFFECT OF OPERATING EXPENSES ON OPERATING INCOME (BOPO), CAPITAL ADEQUACY RATIO (CAR), AND LOAN TO DEPOSIT RATIO (LDR) ON RETURN ON ASSETS (ROA). DEPOSIT RATIO (LDR) ON RETURN ON ASSETS (ROA) IN BANK GROUPS BASED ON CORE CAPITAL (KBMI) 4 YEARS 2021-2023**

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**ABSTRACT**

*This study aims to examine the effect of Operating Expenses on Operating Income, Capital Adequacy Ratio, and Loan To Deposit Ratio on Return On Asset both simultaneously and partially. The research design used is causal quantitative. The subject of this research is banking companies included in the Bank Group Based on Tier 1 Capital (KBMI) 4. The object of research is Operating Cost of Operating Income, Capital Adequacy Ratio, Loan To Deposit Ratio, and Return On Asset. The research sample is 48 time series data on 4 that regularly report their financial statements from 2021-2023. The data was collected by recording documents and analyzed by panel data regression analysis. The results of this study are (1) Operating Expenses Operating Income, Capital Adequacy Ratio, and Loan To Deposit Ratio have a significant effect on Return On Asset. (2) Operating Cost of Operating Income has a significant negative effect on Return On Asset. (3) Capital Adequacy Ratio has a significant positive effect on Return On Asset. (4) Loan to Deposit Ratio has a significant positive effect on Return On Asset. Translated with DeepL.com (free version).*

**Keywords :** *operating cost operating income, capital adequacy ratio, loan to deposit ratio, and return on asset*