

PENGARUH *CAPITAL ADEQUACY RATIO*, *NON PERFORMING LOAN* DAN *LOAN DEPOSIT RATIO* TERHADAP *RETURN ON ASSET* PADA BANK BPR KABUPATEN GIANYAR

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), dan Loan to Deposit Ratio (LDR) terhadap Return on Asset (ROA) pada Bank Perkreditan Rakyat (BPR) di Kabupaten Gianyar selama periode 2020–2023. ROA digunakan sebagai indikator utama dalam menilai kinerja keuangan bank dan dipengaruhi oleh faktor-faktor internal seperti kecukupan modal, risiko kredit, dan likuiditas. Penelitian ini menggunakan pendekatan kuantitatif dengan metode regresi linier berganda. Sampel penelitian terdiri dari dua BPR yang mengalami penurunan ROA secara konsisten, yaitu PT. BPR Sadhu Artha dan PT. BPR Sukawati Panca Kanti. Data diperoleh dari laporan keuangan tahunan yang dipublikasikan oleh Otoritas Jasa Keuangan (OJK). Hasil penelitian menunjukkan bahwa secara simultan CAR, NPL, dan LDR berpengaruh signifikan terhadap ROA. Secara parsial, NPL memiliki pengaruh negatif dan signifikan terhadap ROA, yang mengindikasikan bahwa tingginya tingkat kredit bermasalah akan menurunkan profitabilitas. LDR memiliki pengaruh positif dan signifikan terhadap ROA, menandakan efektivitas penyaluran dana bank dalam bentuk kredit. Sementara itu, CAR menunjukkan pengaruh positif namun tidak signifikan terhadap ROA. Nilai koefisien determinasi (R^2) sebesar 0,268 menunjukkan bahwa ketiga variabel independen menjelaskan sebesar 26,8% variasi ROA, sementara sisanya dipengaruhi oleh faktor lain di luar model. Penelitian ini diharapkan dapat memberikan masukan praktis bagi manajemen BPR dalam mengelola risiko dan meningkatkan profitabilitas secara berkelanjutan.

Kata kunci: *Return on Asset*, *Capital Adequacy Ratio*, *Non-Performing Loan*, *Loan to Deposit Ratio*, Bank Perkreditan Rakyat.

THE IMPACT OF CAPITAL ADEQUACY RATIO, NON-PERFORMING LOANS, AND LOAN TO DEPOSIT RATIO ON RETURN ON ASSETS IN RURAL BANKS OF GIANYAR REGENCY

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Abstract

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) in Rural Banks (BPR) in Gianyar Regency during the 2020–2023 period. ROA is used as the main indicator in assessing a bank's financial performance and is influenced by internal factors such as capital adequacy, credit risk, and liquidity. This research employs a quantitative approach using multiple linear regression analysis. The research sample consists of two BPRs that experienced a consistent decline in ROA, namely PT. BPR Sadhu Artha and PT. BPR Sukawati Panca Kanti. Data were obtained from annual financial reports published by the Financial Services Authority (OJK). The results show that simultaneously, CAR, NPL, and LDR have a significant effect on ROA. Partially, NPL has a negative and significant effect on ROA, indicating that a high level of non-performing loans reduces profitability. LDR has a positive and significant effect on ROA, indicating the effectiveness of the bank's fund distribution in the form of loans. Meanwhile, CAR shows a positive but not significant effect on ROA. The coefficient of determination (R^2) value of 0.268 indicates that the three independent variables explain 26.8% of the variation in ROA, while the remaining percentage is influenced by other factors outside the model. This research is expected to provide practical input for BPR management in managing risk and improving profitability in a sustainable manner.

Keywords: Return on Assets, Capital Adequacy Ratio, Non-Performing Loan, Loan to Deposit Ratio, Rural Banks.