

**PENGARUH *CAPITAL ADEQUACY RATIO*, BIAYA OPERASIONAL
PENDAPATAN OPERASIONAL DAN *NET INTEREST MARGIN*
TERHADAP *RETURN ON EQUITY* PADA BPR KABUPATEN
KLUNGKUNG**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), Biaya Operasional terhadap Pendapatan Operasional (BOPO), dan *Net Interest Margin* (NIM) terhadap *Return on Equity* (ROE) pada Bank Perkreditan Rakyat (BPR) di Kabupaten Klungkung. Data yang digunakan merupakan data sekunder berupa laporan keuangan triwulanan dari tiga BPR yang terdaftar di OJK selama periode 2021–2024, dengan total 48 observasi. Metode analisis yang digunakan adalah regresi linear berganda dengan uji asumsi klasik, meliputi uji normalitas, multikolinearitas, heteroskedastisitas, dan autokorelasi. Hasil penelitian menunjukkan bahwa secara simultan, CAR, BOPO, dan NIM berpengaruh signifikan terhadap ROE. Secara parsial, BOPO dan CAR berpengaruh negatif dan signifikan terhadap ROE, sedangkan NIM berpengaruh positif dan signifikan. Temuan ini mengindikasikan bahwa peningkatan efisiensi operasional dan pengelolaan margin bunga dapat mendorong profitabilitas BPR, sementara CAR yang terlalu tinggi justru dapat menurunkan ROE.

Kata Kunci: bank perkreditan rakyat, biaya operasional terhadap pendapatan operasional, *capital adequacy ratio*, *net interest margin*, *return on equity*.

***THE EFFECT OF CAPITAL ADEQUACY RATIO, OPERATING EXPENSES
TO OPERATING INCOME, AND NET INTEREST MARGIN ON RETURN
ON EQUITY AT RURAL BANKS IN KLUNGKUNG REGENCY***

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ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Operating Expenses to Operating Income (BOPO), and Net Interest Margin (NIM) on Return on Equity (ROE) at Rural Banks (BPR) in Klungkung Regency. The data used are secondary data in the form of quarterly financial reports from three BPRs registered with the Financial Services Authority (OJK) during the period 2021–2024, with a total of 48 observations. The analysis method used is multiple linear regression with classical assumption tests, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests. The results show that simultaneously, CAR, BOPO, and NIM have a significant effect on ROE. Partially, BOPO and CAR have a negative and significant effect on ROE, while NIM has a positive and significant effect. These findings suggest that improving operational efficiency and managing interest margins can increase the profitability of BPRs, while excessively high CAR may actually reduce ROE.

Keywords: rural banks, operating expenses to operating income, capital adequacy ratio, net interest margin, return on equity.