

**PENGARUH *CAPITAL ADEQUACY RATIO* DAN *NON PERFORMING LOAN*
TERHADAP *RETURN ON ASSETS* PADA BANK PEREKONOMIAN RAKYAT
DI KABUPATEN BULELENG**

Oleh

Ni Komang Evi Astinayani, NIM 2217041036

Jurusan Manajemen

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *capital adequacy ratio* dan *non performing loan* terhadap *return on assets* secara simultan dan parsial pada Bank Perekonomian Rakyat di Kabupaten Buleleng. Fenomena penurunan profitabilitas menjadi latar belakang pentingnya penelitian ini, di mana ROA digunakan sebagai indikator utama dalam menilai kinerja keuangan bank dan dipengaruhi oleh faktor-faktor internal seperti kecukupan modal dan risiko kredit. Desain penelitian yang digunakan dalam penelitian ini adalah kuantitatif kausal. Subjek dalam penelitian ini adalah Bank Perekonomian Rakyat di Kabupaten Buleleng yang terdaftar dan diawasi oleh Otoritas Jasa Keuangan dengan periode pengamatan tahun 2022 – 2024. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah metode sampling jenuh, di mana seluruh anggota populasi yang berjumlah 7 BPR dijadikan sampel sehingga diperoleh total 84 data selama periode penelitian. Objek dalam penelitian ini adalah *capital adequacy ratio*, *non performing loan* dan *return on assets*. Data dikumpulkan melalui teknik pencatatan dokumen laporan keuangan publikasi, kemudian dianalisis menggunakan regresi linier berganda melalui perangkat lunak SPSS. Hasil ini menunjukkan bahwa (1) *capital adequacy ratio* dan *non performing loan* berpengaruh signifikan secara simultan terhadap *return on assets*, (2) *capital adequacy ratio* berpengaruh positif dan signifikan terhadap *return on assets*, (3) *non performing loan* berpengaruh negatif dan signifikan terhadap *return on assets* pada Bank Perekonomian Rakyat yang terdaftar di Otoritas Jasa Keuangan. Nilai koefisien determinasi (R^2) sebesar 0,333 menunjukkan bahwa dua variabel independen menjelaskan sebesar 33,3% variasi ROA, sementara sisanya 66,7% dipengaruhi oleh faktor lain di luar penelitian. Penelitian ini diharapkan dapat memberikan masukan praktis bagi manajemen BPR dalam mengelola risiko dan meningkatkan profitabilitas secara berkelanjutan.

Kata kunci: *Capital Adequacy Ratio, Non Performing Loan, Return on Assets,*
Bank Perekonomian Rakyat

THE INFLUENCE OF CAPITAL ADEQUACY RATIO AND NON-PERFORMING LOANS ON RETURN ON ASSETS AT PEOPLE'S ECONOMIC BANKS (BPR) IN BULELENG REGENCY

By

Ni Komang Evi Astinayani, NIM 2217041036

Department of Management

ABSTRACT

This study aims to examine the simultaneous and partial effects of the capital adequacy ratio and non-performing loans on return on assets at People's Economy Banks in Buleleng Regency. The phenomenon of declining profitability serves as the backdrop for the importance of this study, in which ROA is used as the primary indicator for assessing the banks' financial performance and is influenced by internal factors such as capital adequacy and credit risk. The research design employed in this study is a quantitative causal design. The subjects of this study are Rural Economy Banks in Buleleng Regency that are registered with and supervised by the Financial Services Authority, with an observation period spanning 2022–2024. The sampling technique used in this study is the saturation sampling method, in which all members of the population, totaling 7 BPRs, were selected as the sample, resulting in a total of 84 data points during the study period. The variables in this study are the capital adequacy ratio, non-performing loans, and return on assets. Data were collected through the recording of published financial statements and then analyzed using multiple linear regression via SPSS software. The results indicate that (1) the capital adequacy ratio and non-performing loans have a significant simultaneous effect on return on assets, (2) the capital adequacy ratio has a positive and significant effect on return on assets, (3) Non-performing loans have a significant negative effect on return on assets at Rural Banks registered with the Financial Services Authority. The coefficient of determination (R^2) of 0.333 indicates that the two independent variables explain 33.3% of the variation in ROA, while the remaining 66.7% is influenced by other factors outside the scope of this study. This study is expected to provide practical insights for BPR management in managing risk and improving profitability in a sustainable manner.

Keywords: *Capital Adequacy Ratio, Non-Performing Loans, Return on Assets, Rural Bank*