

**ANALISIS PENGARUH RISIKO KREDIT, EFISIENSI OPERASIONAL,
DAN KECUKUPAN MODAL TERHADAP KINERJA KEUANGAN
PERUSAHAAN SUB SEKTOR PERBANKAN 2021-2024**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh risiko kredit, efisiensi operasional, dan kecukupan modal terhadap kinerja keuangan perusahaan sub sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2021–2024. Kinerja keuangan diproksikan dengan *Return on Equity* (ROE), risiko kredit diukur dengan *Non-Performing Loan* (NPL), efisiensi operasional dengan rasio BOPO, dan kecukupan modal dengan *Capital Adequacy Ratio* (CAR). Penelitian ini menggunakan pendekatan kuantitatif asosiatif. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan dengan teknik *purposive sampling*, sehingga diperoleh 27 perusahaan dengan total 108 data observasi setelah penghapusan *outlier*. Analisis data dilakukan menggunakan regresi linear berganda dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa (1) risiko kredit (NPL) tidak berpengaruh signifikan terhadap kinerja keuangan (ROE), (2) efisiensi operasional (BOPO) berpengaruh negatif dan signifikan terhadap ROE, dan (3) kecukupan modal (CAR) berpengaruh negatif dan signifikan terhadap ROE. Penelitian ini memberikan implikasi bahwa efisiensi operasional menjadi faktor utama dalam meningkatkan kinerja keuangan perbankan, sementara pengelolaan modal perlu dioptimalkan agar tidak menurunkan profitabilitas.

Kata kunci: efisiensi operasional, kecukupan modal, kinerja keuangan, risiko kredit

***THE EFFECT OF CREDIT RISK, OPERATIONAL EFFICIENCY, AND
CAPITAL ADEQUACY ON THE FINANCIAL PERFORMANCE OF
BANKING SUB-SECTOR COMPANIES, 2021–2024***

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ABSTRACT

This study aims to analyze the effect of credit risk, operational efficiency, and capital adequacy on the financial performance of banking sub-sector companies listed on the Indonesia Stock Exchange during the 2021–2024 period. Financial performance is proxied by Return on Equity (ROE), credit risk is measured by Non-Performing Loan (NPL), operational efficiency is measured by the BOPO ratio, and capital adequacy is measured by the Capital Adequacy Ratio (CAR). This research employs a quantitative associative approach. The data used are secondary data in the form of annual financial statements, collected using purposive sampling, resulting in 27 companies with a total of 108 observations after outlier removal. Data analysis was conducted using multiple linear regression with the assistance of SPSS. The results show that (1) credit risk (NPL) does not have a significant effect on financial performance (ROE), (2) operational efficiency (BOPO) has a negative and significant effect on ROE, and (3) capital adequacy (CAR) has a negative and significant effect on ROE. This study implies that operational efficiency is the main factor in improving banking financial performance, while capital management needs to be optimized to avoid reducing profitability.

Keywords: capital adequacy, credit risk, financial performance, operational efficiency