PENGARUH PENYALURAN KREDIT USAHA RAKYAT (KUR), *NON PERFORMING LOAN* (NPL) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP *RETURN ON ASSETS* (ROA) PADA BANK PENYALUR KUR DI INDONESIA

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ABSTRAK

Tantangan utama bank penyalur KUR di Indonesia saat ini adalah menjaga stabilitas laba di tengah tingginya risiko kredit macet dan inefisiensi beban operasional. Penelitian ini bertujuan untuk menganalisis pengaruh penyaluran Kredit Usaha Rakyat, *Non Performing Loan*, dan Biaya Operasional Pendapatan Operasional terhadap *Return On Assets* pada bank penyalur KUR di Indonesia periode 2022-2024. Penelitian ini merupakan penelitian kuantitatif dengan sampel sebanyak 39 bank dan total 117 observasi. Analisis data dilakukan menggunakan regresi linear berganda melalui program IBM SPSS 27. Hasil penelitian menunjukkan bahwa penyaluran KUR berpengaruh positif signifikan terhadap ROA, yang mengindikasikan bahwa peningkatan volume program kredit berkontribusi pada peningkatan laba bank. Sebaliknya, NPL dan BOPO berpengaruh negatif signifikan terhadap ROA, menunjukkan bahwa risiko kredit yang tinggi dapat menekan profitabilitas dan ketidakefisienan operasional berdampak buruk pada kinerja keuangan. Simpulan penelitian ini menegaskan bahwa kombinasi pengelolaan risiko kredit yang ketat dan efisiensi biaya operasional sangat penting dalam menjaga stabilitas profitabilitas bank penyalur KUR. Saran bagi pihak perbankan adalah mengoptimalkan pengawasan kualitas kredit dan menekan biaya operasional untuk meminimalkan dampak negatif NPL dan BOPO. Bagi peneliti selanjutnya, disarankan menambah variabel lain seperti *Loan to Deposit Ratio*, *Capital Adequacy Ratio* atau suku bunga guna memperluas cakupan faktor yang memengaruhi profitabilitas.

Kata Kunci: Kredit Usaha Rakyat, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Return On Assets.*

THE EFFECT OF* KREDIT USAHA RAKYAT (KUR) *DISTRIBUTION, NON PERFORMING LOAN (NPL), AND OPERATIONAL COSTS TO OPERATIONAL INCOME ON RETURN ON ASSETS (ROA) IN KUR-DISTRIBUTING BANKS IN INDONESIA

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ABSTRACT

The primary challenge for banks distributing Kredit Usaha Rakyat (KUR) *in Indonesia was maintaining profit stability amidst elevated non performing loan risks and operational cost inefficiencies. This study aimed to analyze the effects of KUR distribution, Non Performing Loan (NPL), and Operational Costs to Operational Income on the Return on Assets (ROA) of KUR-distributing banks in Indonesia from 2022 to 2024. This quantitative research examined a sample of 39 banks, yielding 117 total observations. Data analysis was performed using multiple linear regression via IBM SPSS 27. The results demonstrate that KUR distribution has a significant positive effect on ROA, indicating that an expanded volume of this credit program contributes to enhanced bank profitability. Conversely, Non Performing Loan and Operational Costs to Operational Income exert a significant negative impact on ROA, revealing that high credit risk suppresses profitability and operational inefficiency adversely affects financial performance. The conclusion of this study confirms that a strategic combination of stringent credit risk management and operational cost efficiency is paramount to preserving the profit stability of KUR-distributing banks. Practically, banks are recommended to optimize credit quality monitoring and curb operational expenses to minimize the detrimental effects of Non Performing Loan and Operational Costs to Operational Income. For future researchers, incorporating additional variables such as the Loan to Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), or interest rates is suggested to broaden the scope of factors influencing bank profitability.*

Keywords:* Kredit Usaha Rakyat (KUR), *Non Performing Loan, Operational Costs to Operational Income, Return on Assets