

PENGARUH *CAPITAL ADEQUACY RATIO*, BIAYA OPERASIONAL
PENDAPATAN OPERASIONAL, *NON PERFORMING LOAN* DAN *LOAN TO
DEPOSIT RATIO* TERHADAP KINERJA KEUANGAN PERBANKAN
KONVENSIONAL YANG TERDAFTAR DI BEI TAHUN 2014-2020

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ABSTRAK

Penelitian ini dilakukan untuk mengetahui pengaruh *capital adequacy ratio*, biaya operasional pendapatan operasional, *non performing loan* dan *loan to deposit ratio* terhadap kinerja keuangan perbankan konvensional yang terdaftar di bej tahun 2014-2020. *Capital adequacy ratio*, biaya operasional pendapatan operasional, *non performing loan* dan *loan to deposit ratio* sebagai variabel bebas dan kinerja keuangan sebagai variabel terikat. Data variabel-variabel tersebut diambil dari laporan keuangan perbankan konvensional yang terdaftar di Bursa Efek Indonesia Tahun 2014-2020. Subjek penelitian ini adalah 36 perusahaan perbankan konvensional yang terdaftar di bursa efek indonesia tahun 2014-2020. Pengambilan sampel pada penelitian ini menggunakan teknik *purposive sampling*. Analisis data menggunakan analisis regresi berganda. Hasil penelitian menggunakan koefisien determinasi diperoleh hasil 6,6% *capital adequacy ratio*, biaya operasional pendapatan operasional, *non performing loan* dan *loan to deposit ratio* secara bersama-sama berpengaruh terhadap kinerja keuangan, sedangkan sisanya 93,4% dipengaruhi oleh variabel lain yang tidak ikut diteliti dalam penelitian ini. Dan dari hasil uji f diperoleh tingkat signifikansi sebesar $0,002 < 0,05$ maka dapat disimpulkan bahwa *capital adequacy ratio*, biaya operasional pendapatan operasional, *non performing loan* dan *loan to deposit ratio* secara simultan berpengaruh terhadap kinerja keuangan perbankan konvensional yang terdaftar di Bursa Efek Indonesia Tahun 2014-2020.

Kata Kunci: *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Non Performing Loan*, dan *Loan To Deposit Ratio* terhadap Kinerja Keuangan.

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ABSTRACT

This study was conducted to determine the effect of the capital adequacy ratio, operating costs of operating income, non-performing loans and loan to deposit ratios on the financial performance of conventional banks listed on the Stock Exchange in 2014-2020. Capital adequacy ratio, operational cost of operating income, non-performing loan and loan to deposit ratio as independent variables and financial performance as the dependent variable. The data on these variables are taken from the financial statements of conventional banks listed on the Indonesia Stock Exchange 2014-2020. The subjects of this study were 36 conventional banking companies listed on the Indonesian stock exchange in 2014-2020. Sampling in this study using purposive sampling technique. Data analysis used multiple regression analysis.

The results of the study using the coefficient of determination obtained the results of 6,6% capital adequacy ratio, operating costs of operating income, non-performing loans and loan to deposit ratios together affect financial performance, while the remaining 93,4% is influenced by other variables that do not participate. And from the results of the f test obtained a significance level of 0,002 <0.05, it can be concluded that the capital adequacy ratio, operating costs of operating income, non-performing loans and loan to deposit ratios simultaneously affect the financial performance of conventional banks listed on the Indonesia Stock Exchange. 2014-2020.

Keywords: tax socialization, fiscal service, tax awareness, tax sanctions, taxpayer compliance