

## ABSTRACT

**SARAH ANDANITA / 2000861201008 / 2023 / THE INFLUENCE OF CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO, NON-PERFORMING LOANS AND OPERATING EXPENSES OPERATIONAL INCOME ON RETURN ON ASSETS IN THE ASSOCIATION OF STATE-OWNED BANKS FOR THE 2015 - 2022 PERIOD / AS 1<sup>ST</sup> ADV DR. ALI AKBAR, S.E., M.M., CRP., AND AS 2<sup>ND</sup> ADV FADIL ISKANDAR, S.E., M.M.**

*The objectives of this research are as follows: 1.) To determine and analyze the influence of the Capital Adequacy Ratio, Loan To Deposit Ratio, Non-Performing Loans and Operational Income Operating Expenses simultaneously on Return On Assets in the Association of State-Owned Banks for the 2015 - 2022 period. 2 .) To determine and analyze the influence of the Capital Adequacy Ratio, Loan To Deposit Ratio, Non-Performing Loans and Operational Expenses on Operational Income partially on Return On Assets in the Association of State-Owned Banks for the 2015 - 2022 period.*

*The type of data needed and collected in this study is secondary data. The source of data used in this research is from the annual report through the official website <https://www.bni.co.id>, <https://www.bri.co.id>, <https://www.btn.co.id>, <https://www.mandiri.co.id>.*

*PT. Bank Negara Indonesia (Persero), Tbk was originally established in Indonesia as a central bank with the name "Bank Negara Indonesia" based on Government Regulation in Lieu of Law Number 2 of 1946 dated 5 July 1946. Bank Rakyat Indonesia may be said to be the oldest bank, because it was established before Indonesia became independent around 1895. Bank Tabungan Negara as a state-owned bank was established by Law no. 20 of 1968 dated 19 December 1968. PT Bank Mandiri Tbk, hereinafter referred to as Bank Mandiri was founded in Indonesia on 2 October 1998 based on government regulation Number 75 of 1998 dated 1 October 1998.*

*The results of multiple regression analysis with panel data can be obtained from the regression equation model  $Y = 5.275 + 0.134 X_1 + 0.010 X_2 - 0.345 X_3 - 0.073 X_4 + e$ . The R Square value is 0,908, which means that the contribution of the independent variables, namely Capital Adequacy Ratio, Loan To Deposit Ratio, Non-Performing Loans and Operational Income Operating Expenses, influences the Return On Asset variable by 90.8%, while the remaining 9.2% is influenced by variables. -other variables outside this research.*

*There is a significant positive influence between Capital Adequacy Ratio, Loan To Deposit Ratio, Non-Performing Loans and Operational Income Operating Expenses simultaneously on Return On Assets. Capital Adequacy Ratio has a positive and significant effect on Return On Assets. Loan to Deposit Ratio has a positive and insignificant effect on Return On Assets. Non-Performing Loans and Operational Expenses Operational Income has a negative and significant effect on Return On Assets.*