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DWI YANTI NURAZIZAH / 2100861201109 / FACULLTY OF ECONOMICS BATANGHARI JAMBI / MANAGEMENT / EFFECT OF CAPITAL ADEQUACY RATIO, NON PERFORMIN LOAN, NET INTEREST MARGIN AND OPERATING EXPENSES OPERATING INCOME ON RETURN ON ASSET IN REGIONAL DEVELOPMENT BANK ON THE IN INDONESIA FOR THE PERIODE 2019-2023/1st ADVISOR Dr. Ali Akbar, SE,MM, CRP/2nd ADVISOR Fadil Iskandar, SE, MM.

How does Capital Adequacy Ratio, Non-Performing Loan, Net Interest Margin and Operating Expenses of Operating Income simultaneously affect Return on Assets at Regional Development Banks (BPD) in Indonesia for the 2019-2023 period How does Capital Adequacy Ratio, Non-Performing Loan, Net Interest Margin and Operating Expenses of Operating Income affect Return on Assets at Regional Development Banks (BPD) in Indonesia for the 2019-2023 period Therefore, from this researcher The objectives are, as follows: To determine and analyze the effect of Capital Adequacy Ratio, Non-Performing Loan, Net Interest Margin and Operating Expenses of Operating Income simultaneously on Return on Asset at Regional Development Banks (BPD) in Indonesia for the 2019-2023 period To determine and analyze the effect of Capital Adequacy Ratio, Non-Performing Loan, Net Interest Margin and Operating Expenses of Operating Income on Return on Assets in Banks Regional Development (BPD) in Indonesia for the 2019-2023 period In this study, the author uses the Library Research method.

This research is a method of data collection by reading other literature related to related problems. In this study, a data collection method was used through the company's financial statements from BPD for 2019-2023.The results of the study showed that CAR, NPL, NIM, and BOPO simultaneously had a significant effect on ROA. Partially, NPL and BOPO have a significant negative effect, NIM has a significant positive effect, while CAR is not significant. The R^2 value of 83.1% indicates that the model is able to explain the variation in ROA well.capital adequacy ratio, non-performing loan, Net Interest Margin, and BOPO simultaneously have a significant effect on ROA. Partially, only CAR is insignificant. The model meets the classic assumptions test. It is recommended for banks to improve efficiency, improve credit management, and expand variables for further research to make the results more comprehensive.