

## ABSTRAK

### **PENGARUH *CAPITAL ADEQUACY RATIO*, *NET INTEREST MARGIN*, DAN *NON PERFORMING LOAN* TERHADAP KINERJA KEUANGAN SEKTOR PERBANKAN PERIODE 2015-2019**

**(Studi pada Perbankan Berkinerja Baik menurut Infobank Award 2020)**

Penelitian ini memiliki tujuan untuk menjelaskan pengaruh dari variabel independen seperti *Capital Adequacy Ratio*, *Net Interest Margin*, dan *Non Performing Loan* terhadap Kinerja Keuangan yang diproksikan dengan *Return on Asset* (Studi pada Perbankan Berkinerja Baik menurut Infobank Award 2020). Jenis penelitian ini adalah kuantitatif dengan jenis data adalah data sekunder. Sampel dalam penelitian ini merupakan Bank Berkinerja Baik menurut “Infobank Award 2020” sebanyak 37 bank yang berhasil mencatatkan kinerja terbaiknya selama 5 tahun atau lebih. Teknik pengambilan sampel menggunakan *purposive sampling* dengan waktu pengamatan berjumlah 5 tahun. Metode analisis yang digunakan adalah metode analisis regresi data panel dengan bantuan alat statistik yaitu *Eviews* 10. Hasil penelitian ini menunjukkan variabel *Capital Adequacy Ratio* dan *Net Interest Margin* secara parsial berpengaruh positif dan signifikan terhadap *Return on Asset* Serta *Non Performing Loan* secara parsial tidak berpengaruh terhadap *Return on Asset*. Sedangkan secara simultan, *Capital Adequacy Ratio*, *Net Interest Margin*, dan *Non Performing Loan* berpengaruh signifikan terhadap *Return on Asset*.

**Kata Kunci:** *capital adequacy ratio* (CAR), *net interest margin* (NIM), *non performing loan* (NPL), *return on asset* (ROA), kinerja keuangan

## **ABSTRACT**

***THE EFFECT OF CAPITAL ADEQUACY RATIO, NET INTEREST MARGIN, AND NON PERFORMING LOAN ON FINANCIAL PERFORMANCE OF THE BANKING SECTOR PERIODE 2015-2019 (Study on Banking with Good Performance according to Infobank Award 2020)***

*This study aims to explain the effect of independent variables such as Capital Adequacy Ratio, Net Interest Margin, and Non Performing Loan on Financial Performance as proxied by Return on Assets (Study on Banking with Good Performance according to Infobank Award 2020). This type of research is quantitative with the type of data is secondary data. The sample in this study is Banks with Good Performance according to the “Infobank Award 2020” as many as 37 banks that have managed to record their best performance for 5 years or more. The sampling technique used purposive sampling with observations made for 5 years. The analytical method used is panel data regression analysis method with the help of statistical tools, namely Eviews 10. The results of this study indicate that the Capital Adequacy Ratio and Net Interest Margin variables partially have a positive and significant effect on Return on Assets and Non Performing Loan partially have no effect on Return. on Assets. Meanwhile, Capital Adequacy Ratio, Net Interest Margin, and Non Performing Loan simultaneously have a significant effect on Return on Assets.*

***Keywords:*** *capital adequacy ratio (CAR), net interest margin (NIM), non performing loan (NPL), return on asset (ROA), financial performance*