

THE INFLUENCE OF CAR, NIM, LDR, AND NPL ON THE FINANCIAL PERFORMANCE OF BANK LISTED ON THE INDONESIAN STOCK EXCHANGE IN 2018-2022

ABSTRACT

By

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This research is motivated by the banking sector which is an indicator of a country's economic development because it can understand current and future economic developments. So to know the economic development of a country can be seen through the financial performance of the banking sector. The aim of this research is to determine the factors and influence of Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), and Non-Performing Loans (NPL) on the Financial Performance of Banks listed on the Indonesia Stock Exchange in 2020 – 2022. The population of this research is 47 banking companies listed on the Indonesia Stock Exchange. The sample used was 22 banks and was conducted from 2018 to 2022. The data analysis techniques used were multiple linear regression methods, classical tests, hypothesis tests, and coefficient of determination. Data processing uses the SPSS ver.26 for Windows program. The results of data processing using the T Test partially have the CAR variable having no effect on financial performance, the NIM variable having a positive effect on financial performance, the LDR variable having a negative effect on financial performance, and the NPL variable having a negative effect on financial performance. Meanwhile, the T test for the CAR, NIM, LDR and NPL variables simultaneously influences financial performance as measured by Return On Assets.

Keywords: *Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Non-Performing Loans (NPL) and Financial Performance.*

**PENGARUH CAR, NIM, LDR, DAN NPL TERHADAP KINERJA
KEUANGAN BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA
TAHUN 2018 – 2022**

ABSTRAK

Oleh

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Penelitian ini dilatar belakangi oleh sektor perbankan yang menjadi salah satu indikator pembangunan perekonomian suatu negara karena dapat memahami perkembangan perekonomian saat ini maupun dimasa yang akan datang. Sehingga untuk mengetahui perkembangan perekonomian suatu negara dapat dilihat melalui kinerja keuangan pada sektor perbankan. Tujuan penelitian ini untuk mengetahui faktor dan pengaruh *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), dan *Non-Performing Loan* (NPL) terhadap Kinerja Keuangan Bank yang terdaftar di Bursa Efek Indonesia tahun 2020 – 2022. Populasi penelitian ini adalah Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia berjumlah 47 Bank, Sampel yang digunakan berjumlah 22 bank dan dilakukan pada tahun 2018 hingga 2022. Teknik analisis data yang digunakan adalah metode regresi linear berganda, uji klasik, uji hipotesis, dan koefisien determinasi. Pengolahan data menggunakan program *SPSS ver.26 for windows*. Hasil pengolahan data menggunakan Uji T secara parsial variabel CAR tidak berpengaruh terhadap kinerja keuangan, variabel NIM berpengaruh positif terhadap kinerja keuangan, variabel LDR berpengaruh negatif terhadap kinerja keuangan, dan variabel NPL berpengaruh negatif terhadap kinerja keuangan. Sedangkan uji T variabel CAR, NIM, LDR, dan NPL secara simultan berpengaruh terhadap kinerja keuangan yang diukur dengan *Return On Asset*.

Kata Kunci: *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), *Loan to Deposit Ratio* (LDR), *Non-Performing Loan* (NPL) dan Kinerja Keuangan.