PENGARUH BEBAN OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP *RETURN ON ASSETS* (ROA) PADA PERUSAHAAN SEKTOR PERBANKAN BUMN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2015-2024

ABSTRAK

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Perbankan adalah suatu sistem atau kegiatan yang dijalankan oleh lembaga keuangan berupa bank, yang bertujuan untuk menghimpun dana dari masyarakat lalu menyalurkannya kembali kepada masyarakat untuk mendorong pertumbuhan ekonomi dan memenuhi kebutuhan transaksi keuangan masyarakat. Salah satu indikator utama dalam mengukur kinerja keuangan perbankan adalah profitabilitas. Penelitian ini bertujuan untuk menganalisis pengaruh Biaya Operasional Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) terhadap *Return on Assets* (ROA) pada perusahaan sektor perbankan BUMN yang terdaftar di Bursa Efek Indonesia (BEI) periode 2015-2024. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi dalam penelitian ini adalah seluruh perusahaan perbankan BUMN yang terdaftar di BEI periode 2015-2024. Teknik pengambilan sampel menggunakan *purposive sampling*, sehingga diperoleh 4 perusahaan sebagai sampel dengan total 40 data observasi. Teknik analisis data yang digunakan adalah analisis regresi data panel dengan model terpilih *Common Effect Model* (CEM). Hasil penelitian menunjukkan bahwa: (1) Secara parsial, Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap *Return on Asset* (ROA). (2) Secara parsial, *Loan to Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap *Return on Asset* (ROA). (3) Secara simultan, Biaya Operasional Pendapatan Operasional (BOPO) dan *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Return on Asset* (ROA).

Kata Kunci: Biaya Operasional Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR), *Return on Assets* (ROA)

THE EFFECT OF OPERATING EXPENSES, OPERATING INCOME (BOPO) AND LOAN TO DEPOSIT RATIO (LDR) ON RETURN ON ASSETS (ROA) IN STATE-OWNED BANKING SECTOR COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN THE 2015-2024 PERIOD

ABSTRACT

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Banking is a system or activity carried out by financial institutions in the form of banks, which aims to collect funds from the public and then channel them back to the public to encourage economic growth and meet the needs of public financial transactions. One of the main indicators in measuring banking financial performance is profitability. This study aims to analyze the effect of Operating Costs Operating Income (BOPO) and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) in state-owned banking sector companies listed on the Indonesia Stock Exchange (IDX) for the 2015-2024 period. This study uses a quantitative method with a descriptive and verification approach. The population in this study is all state-owned banking companies listed on the IDX for the 2015-2024 period. The sampling technique uses purposive sampling, so that 4 companies are obtained as samples with a total of 40 observation data. The data analysis technique used is panel data regression analysis with the selected model Common Effect Model (CEM). The results of the study show that: (1) Partially, Operating Costs Operating Income (BOPO) has a negative and significant effect on Return on Assets (ROA). (2) Partially, the Loan to Deposit Ratio (LDR) has a positive and significant effect on Return on Assets (ROA). (3) Simultaneously, Operating Costs, Operating Income (BOPO) and the Loan to Deposit Ratio (LDR) have a significant effect on Return on Assets (ROA).

***Keywords**: Operating Expenses to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Return on Assets (ROA)*