

ABSTRACT

Fitri Yariska. 2025. The Influence of Capital Adequacy Ratio (CAR) and Operational Expenses to Operating Income (BOPO) on Return on Assets (ROA) at Bank Mandiri Tbk for the Period 2012–2023. This thesis was supervised by Rr. Dimas Veronica P., S.E., M.M. and Tati Herlina, S.E., M.Si.

This study aims to determine the influence of the Capital Adequacy Ratio (CAR) and Operational Expenses to Operating Income (BOPO) on Return on Assets (ROA) at Bank Mandiri Tbk. The method used is multiple linear regression with a significance level of 5%. Additionally, classical assumption tests were conducted, including tests for normality, multicollinearity, autocorrelation, and heteroscedasticity. The type of data used is secondary data obtained from the official website of the Financial Services Authority (www.ojk.go.id). The results show that, partially, CAR has a negative effect on ROA, and BOPO also has a negative effect on ROA. The coefficient of determination (R^2) value of 73.4% indicates that CAR and BOPO explain 73.4% of the variation in ROA, while the remaining 26.6% is influenced by other factors not examined in this study.

Keywords: Capital Adequacy Ratio (CAR), Operational Expenses to Operating Income (BOPO), Return on Assets (ROA)

ABSTRAK

Fitri Yariska. 2025. Pengaruh *Capital Adequacy Ratio* (CAR) dan Beban Operasional Pendapatan operasional (BOPO) Terhadap *Return on Asset* (ROA) Pada Bank Mandiri Tbk Periode 2012-2023. Skripsi dibimbing Oleh Rr. Dimas Veronica P., S.E., M.M. Dan Tati Herlina, S.E., M.Si.

Penelitian ini bertujuan untuk mengetahui pengaruh car dan bopo terhadap roa pada bank mandiri. Metode yang digunakan adalah regresi linear berganda dengan signifikansi 5 Persen. Selain itu, dilakukan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji autokorelasi, dan uji heteroskedastisitas. Jenis data yang digunakan adalah data sekunder dari website otoritas jasa keuangan www.OJK.co.id. Dari hasil Pengujian yang dilakukan terhadap penelitian ini diketahui bahwa secara parsial diperoleh hasil *Capital Adequacy ratio* (CAR) berpengaruh negatif terhadap *Return on Asset* (ROA) dan Beban Operasional Pendapatan Operasional (BOPO) berpengaruh negatif terhadap *Return on Asset* (ROA). Berdasarkan analisis Koefisien Determinasi R-square sebesar 73,4% sedangkan sisanya 26,6% dipengaruhi oleh faktor-faktor lain di luar variabel penelitian yang tidak dianalisis didalam Penelitian ini.

Kata Kunci : *Capital Adequacy Ratio* (CAR), Beban Operasional Pendapatan Operasional (BOPO) dan *Return on Asset* (ROA)