ABSTRACT

Nur Indah Aprlianti, 2025 : *The Effect of Financing Ratio, Non-Performing Loan (NPL) Level, and Operating Costs on ROA in Finance Companies Listed on the Indonesia Stock Exchange. Promoter Team : Fatahurrazak, SE., Ak., M.Ak., CA and Suci Wahyuliza, S.E., M. Si*

This study aims to determine the effect of the Financing Ratio (Loan to Asset Ratio/LAR), the level of Non-Performing Loans (NPL), and Operating Costs on ROA in finance companies listed on the Indonesia Stock Exchange. This type of research is quantitative research. The sample of this study is multifinance companies listed on the Indonesia Stock Exchange during the 2021-2024 period, which were taken using a purposive sampling method. Data analysis used multiple linear regression, including the t-test, F-test, and coefficient of determination. The results of the t-test study indicate that the Loan to Asset Ratio (X1) affects ROA (Y), Non-Performing Loans (X2) does not affect ROA (Y), and Operating Costs (X3) does not affect ROA (Y). Based on the F test, the probability value of sig 0.095 > 0.05 indicates that simultaneously there is no effect of the Loan to Asset Ratio, Non-Performing Loans, and Operating Costs on ROA. Based on the determination coefficient test, the Adjusted R Square result is 0.104, which shows that ROA is influenced by Loan to Asset Ratio, Non-Performing Loan, Operational Costs by 10.4%, the remaining 89.6% of ROA is influenced by other variables that have not been examined in this study.

Keywords: Loan-to-Asset Ratio, Non-Performing Loans, Operating Costs, ROA

ABSTRAK

Nur Indah Aprlianti, 2025 : Pengaruh Rasio Pembiayaan, Tingkat *Non Performing Loan* (NPL), Dan Biaya Operasional Terhadap Roa Pada Perusahaan Pembiayaan Yang Terdaftar Di Bursa Efek Indonesia. Tim Promotor : Fatahurrazak, SE., Ak., M.Ak., CA dan Suci Wahyuliza, S.E., M. Si

Penelitian ini bertujuan untuk mengetahui pengaruh Rasio Pembiayaan (*Loan to Asset Ratio*/LAR), tingkat *Non-Perfoming Loan* (NPL), Biaya Operasional terhadap ROA pada perusahaan pembiayaan yang terdaftar di Bursa Efek Indonesia. Jenis penelitian ini adalah penelitian kuantitatif. Sampel penelitian ini adalah perusahaan pembiayaan multifinance yang terdaftar di Bursa Efek Indonesia selama periode 2021-2024, yang diambil menggunakan metode purposive sampling. Analisis data menggunakan regresi linear berganda, termasuk uji t, uji F dan koefisien determinasi. Hasil penelitian uj t menunukkan bahwa *Loan to Aset Ratio* (X1) berpengaruh terhadap ROA (Y), *Non Performing Loan* (X2) tidak berpengaruh terhadap ROA (Y), Biaya Operasional (X3) tidak berpengaruh terhadap ROA (Y). Berdasarkan uji F dari nilai probabilitas sig 0,095 > 0,05 hal ini menunjukkan bahwa secara simultan tidak terdapat pengaruh *Loan to Aset Ratio*, *Non Performing Loan,* Biaya Operasional terhadap ROA. Berdasarkan uji koefisien determinasi dilihat dari hasil *Adjusted R Square* sebesar 0,104 yang memperlihatkan bahwa ROA dipengaruhi *Loan to Aset Ratio, Non Performing Loan,* Biaya Operasional sebesar 10,4%, sisanya yaitu sebesar 89,6% ROA dipengaruhi variabel lain yang belum diteliti dalam penelitian ini.

Kata Kunci : *Loan to Aset Ratio*, *Non Performing Loan*, Biaya Operasional, ROA