

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh variabel independen *Capital Adequacy Ratio* (CAR), Biaya Operasional Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR) dan Ukuran Perusahaan (*Size*) terhadap variabel dependent *Non Performing Loan* (NPL) dan Return Saham. Populasi dalam penelitian ini adalah semua Bank Konvensional di Indonesia yang terdaftar di Bursa Efek Indonesia (BEI) periode 2017-2019. Data yang digunakan adalah data publikasi yang diterbitkan oleh Bank Indonesia. Jumlah sampel sebanyak 18 Bank go publik dengan melewati tahap purposive sample. Data dianalisis dengan metode analisis regresi berganda dan Uji Asumsi Klasik menggunakan SPSS 25.0. Hasil uji parsial (Uji t) menunjukkan bahwa variabel BOPO dan SIZE berpengaruh positif signifikan terhadap NPL, CAR berpengaruh positif dan tidak signifikan terhadap NPL, dan LDR berpengaruh negative dan tidak signifikan terhadap NPL. Sedangkan dari hasil uji parsial (Uji t) variabel CAR, BOPO, SIZE, dan NPL berpengaruh negative dan tidak signifikan terhadap Return Saham dan LDR berpengaruh negative dan signifikan terhadap Return Saham.

**Kata kunci:** CAR, BOPO, LDR, Ukuran Perusahaan, NPL dan Return Saham.

## ABSTRACT

This study aims to analyze the influence of the independent variable *Capital Adequacy Ratio* (CAR), *Biaya Operasional Pendapatan Operasional* (BOPO), *Loan to Deposit Ratio* (LDR) and Firm Size to the dependent variables *Non Performing Loan* (NPL) and stock return. The population in this study are all conventional Banks in Indonesia that are listed on the Indonesia Stock Exchange for the 2017-2019 period. This research uses data from published financial reports of Banking Firms that published from Indonesia Banking. The number of samples was 18 public banks by passing the purposive sample stage. The data were analyzed by using multiple regression analysis method and classical assumption test using SPSS 25.0. The results of the partial test (t test) show that the variable BOPO and SIZE have a significant positive effect on NPL, CAR has a positive and insignificant effect on the NPL, and LDR has a negative and insignificant effect on NPL. Meanwhile, from the results of the partial test (t test) the variable CAR, BOPO, LDR, SIZE, and NPL have a negative and insignificant effect on Stock Returns and LDR has a significant negative effect on Stock Returns.

**Keywords: CAR, BOPO, LDR, Firm Size, NPL and Stock Return.**