ABSTRAK

Penelitiaan ini bertujuan untuk mengetahui seberapa besar Pengaruh *Capital Adequacy Ratio*, *Loan Deposito Ratio*, dan Biaya Operasional Pendapatan Operasional, Terhadap Kinerja Keuangan. Populasi yang digunakan pada penelitian ini adalah 45 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) 2020-2024. Teknik Pengambilan sampel yang digunakan adalah *purposive sampling* dan didapatkan sebanyak 45 perusahaan Perbankan sebagai sampel. Metode analisis yang digunakan adalah analisis regresi linear berganda dengan menggunakan SPSS versi 25. Hasil penelitian menunjukan *capital adequacy ratio* berpengaruh signifikan terhadap kinerja keuangan, sedangkan *loan deposito ratio* tidak berpengaruh siginfikan terhadap kinerja keuangan, dan biaya operasional pendapatan operasional signifikan terhadap kinerja keuangan. Namun *capital adequacy ratio, loan deposito ratio* dan biaya operasional pendapatan operasional secara bersama-sama berpengaruh signifikan terhadap kinerja keuangan pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia tahun 2020-2024.

Kata Kunci: ***Capital Adequacy Ratio, Loan Deposito Ratio*, Biaya Operasional Pendapatan Operasional, Kinerja Keuangan**

ABSTRACT

This study aims to examine the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO) on the financial performance of banking companies. The population in this study consists of 45 banking companies listed on the Indonesia Stock Exchange (IDX) for the period 2020–2024. The sampling technique used is purposive sampling, resulting in 45 banking companies selected as the sample. The analytical method employed is multiple linear regression analysis using SPSS version 25.The results show that the Capital Adequacy Ratio (CAR) has a significant effect on financial performance. The Loan to Deposit Ratio (LDR) does not have a significant effect on financial performance. Meanwhile, BOPO has a significant effect on financial performance. Simultaneously, CAR, LDR, and BOPO have a significant effect on the financial performance of banking companies listed on the IDX during the 2020–2024 period.

***Keywords**: Capital Adequacy Ratio, Loan to Deposit Ratio, Operating Expenses to Operating Income, Financial Performance*