

## **ABSTRACT**

### ***THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR) AND OPERATING EXPENSE TO OPERATING INCOME (BOPO) TO RETURN ON ASSETS (ROA) OF PT. BANK MAYBANK INDONESIA TBK.***

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*The purpose of this research was to know and analyze the factors that affect the Return on Assets at PT. Bank Maybank Indonesia Tbk. period us was 2011-2020 that is through Capital Adequacy Ratio and Operating Expense to Operating Income. The Method of this research used descriptive method and verification method. To analyze the data used multiple linier regression and coefficient of determination. Simultaneously based on te result Capital Adequacy Ratio (CAR) and Operating Expense to Operating Income (BOPO) are negative and signification effect to Return on Assets (ROA). And partially showed that Capital Adequacy Ratio (CAR) and Operating Expense to Operating Income (BOPO) are negative and signification effect to Return on Assets (ROA).*

***Keyword: Capital Adequacy Ratio (CAR), Operating Expense to Operating Income (BOPO) and Return on Assets (ROA).***