

Abstract

The purpose of this study is to determine the effect of third-party funds, capital adequacy ratios, and non-performing loans on the profit growth of rural banks in the Surabaya region. This study used a sample of six rural banks registered with the Financial Services Authority in the 2019–2021 period. The data analysis techniques used are descriptive statistics, the classical assumptions test, multiple linear regression analysis, hypothesis testing, and the coefficient of determination. The results of the study provide evidence that there is no effect of third-party funds, capital adequacy ratios, or non-performing loans on profit growth.

Keywords: Third Party Funds, Capital Adequacy Ratio, and Non-Performing Loans of Rural Banks

Abstrak

Tujuan dari penelitian ini yaitu untuk mengetahui pengaruh dari Dana Pihak Ketiga, *Capital Adequacy Ratio*, dan *Non Performing Loan* terhadap pertumbuhan laba Bank Perkreditan Rakyat Wilayah Surabaya. Penelitian ini menggunakan sampel 6 Bank Perkreditan Rakyat yang terdaftar di Otoritas Jasa Keuangan pada periode 2019-2021. Teknik analisis data yang digunakan adalah Statistik Deskriptif, Uji Asumsi Klasik, Analisis Regresi Linear Berganda, Uji Hipotesis, dan Koefisien Determinasi. Hasil penelitian memberikan bukti bahwa tidak adanya pengaruh Dana Pihak Ketiga, *Capital Adequacy Ratio*, dan *Non Performing Loan* terhadap pertumbuhan laba.

Kata Kunci: Dana Pihak Ketiga, *Capital Adequacy Ratio*, dan *Non Performing Loan* Bank Perkreditan Rakyat