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## THE IMPACT OF NON-PERFORMING LOAN, LOAN TO DEPOSIT RATIO, AND OPERATIONAL COST TO OPERATING INCOME RATIO ON FINANCIAL PERFORMANCE

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### ABSTRACT

Various events can pose risks to the quality of Islamic banking, both globally and bring improvements and enhancements to the quality of Pandemic Covid-19, which was identified entering Indonesia since March 2, 2020, has significantly reduced economic activities, especially with the implementation of Large-Scale Social Restrictions (PSBB) since April 10, 2020. The objective of this research is to understand and analyze the impact of non-performing loans, loan to deposit ratio, operational cost to operational income on financial performance. The method used in this research is quantitative data method with hypothesis testing, employing multiple linear regression using cross-data and time series. Data management in this research is assisted using the Statistica Program for Social Science (SPSS) Version 23. The research results show that Non-Performing Loan (NPL) has a negative impact on Return On Asset (ROA), Loan to Deposit Ratio (LDR) negatively influences Return On Asset (ROA), Operational Cost to Operational Income (BOPO) has a positive impact on Return On Asset (ROA), and simultaneously the variables Non-Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Operational Cost to Operational Income (BOPO) affect Financial Performance (ROA) in Islamic Commercial Banks from 2018 to 2021. Islamic Commercial Banks are expected to be more cautious in providing financing, as the researched data shows that the level of Non-Performing Loan (NPL) ratio significantly affects the financial performance (ROA) of Islamic banks.

**Keywords:** non-performing loan, loan-to-deposit ratio, operating costs, operating income, financial performance.

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### INTRODUCTION

Banks, as financial institutions, are very vulnerable to various risks, especially in the development of Islamic banking, both internal and external (Fauziah et al., 2020). Various events can put the quality of Sharia banking at risk globally and improve the quality of banks. 2018 - 2021, various events impacted banking financial performance, including the Covid-19 pandemic. The COVID-19 pandemic, which was identified as entering Indonesia on March 2, 2020, caused economic activity to reduce significantly, especially with the implementation of Large-Scale Social Restrictions (PSBB) since April 10, 2020. The pandemic, faced by almost the entire world, has also reduced interaction between countries. This caused a decline in several economic indicators (Bidari et al., 2020). So, it is unsurprising that this has resulted in Indonesia entering a recession. A recession is a condition where Gross Domestic Product (GDP) experiences a decline or negative growth in the real economy for two consecutive quarters. In the third quarter of 2020, Indonesia's economy was minus 3.49%, continuing the economic rate in the second quarter of 2020, which was recorded at minus 5.32%. Apart from Indonesia, several countries are also experiencing a recession due to the COVID-

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## **The Impact Of Non Performing Loans And Bank Performance In:**

*Non-Performing Loans* Ayush Dimri, 2025-07-25 This book focuses on the regulatory supervisory and policy resolutions of the problems of the financial and banking system during the global financial crisis and the COVID 19 pandemic. Many banks around the globe failed due to a bubble in the real estate sector which was created in the US and rapidly spread around the world producing a massive liquidity crunch. As a result, the proportion of non-performing loans (NPLs) rose in developed and emerging nations alike. This book critically examines the impact of the macroeconomic and microeconomic determinants that positively and negatively impact NPLs. The book offers a comparative analysis of initiatives taken in the UK, India, and Ireland. It examines the regulatory supervisory and policy related measures adopted by these jurisdictions at the macro and micro levels, concluding that these measures alone will not suffice to reduce the proportion of NPLs due to the ever-evolving nature of the financial sector, mainly due to the excessive use of new technology that led to the evolution of new payment methods in the banking business in the recent time. It also shows how these jurisdictions mitigated various issues that emerged due to the COVID 19 pandemic and proposes corresponding measures which mainly focus on applying new policy and regulatory interventions and structural changes in the institutional framework to address the problem of NPLs more effectively and avoid future downturns.

**What is the Impact of Non-Performing Loans on Global Banking? Decomposing Productivity Growth** Emmanuel Mamatzakis, 2019 This paper examines the productivity growth of banks around the world. We opt for a novel parametric methodology that decomposes productivity growth into different components and in particular into a shadow quasi-fixed input that would impose negative externalities to bank performance. Using a flexible translog cost function, we argue that such an input is non-performing loans as they capture bank risk-taking. In the empirical section, we show the destructive effect of non-performing loans on bank-specific productivity in advanced, emerging, and developing economies for the period from 2000 to 2013. Furthermore, we show that bank risk-taking and capital are negatively related to productivity growth, while liquidity has a positive impact.

**Factors Affecting Non-Performing Loan in the Case of the Development Bank of Ethiopia** Mequanint Zeleke, 2020-03-02 Research Paper, undergraduate from the year 2018 in the subject Business Economics, Banking, Stock Exchanges, Insurance, Accounting, language English, abstract. This study is attempted to examine factors affecting non-performing loans of the Development Bank of Ethiopia. The main objective is to examine the factors affecting non-performing loans in the DBE central region. After problem identification, research hypothesis was developed which inquires the relationship and effect of non-performing loans on the Development Bank of Ethiopia. Both secondary and primary data were used in the research. The data is then analyzed using descriptive correlation and regression techniques through SPSS and Stata software programs. The findings of the study revealed that gross domestic product has a positive impact on the occurrence of non-performing loans, while other model variables, unemployment, inflation rate, and exchange rate, have no impact on the occurrence of non-performing loans, which negatively affect non-performing loans.

according to my study result Also the result of the primary data indicated that in regarding about customer s specific causes the result showed that credit culture of customers lack of business knowledge delayed approval profit of the business business location were determinants of non performing loan while bank specific factors include poor credit assessment poor customer selection aggressive lending policy borrowers culture credit size affected non performing loan *Non-Performing Loans in CESEE* Nir Klein,2013-03-20 The paper investigates the non performing loans NPLs in Central Eastern and South Eastern Europe CESEE in the period of 1998 2011 The paper finds that the level of NPLs can be attributed to both macroeconomic conditions and banks specific factors though the latter set of factors was found to have a relatively low explanatory power The examination of the feedback effects broadly confirms the strong macro financial linkages in the region While NPLs were found to respond to macroeconomic conditions such as GDP growth unemployment and inflation the analysis also indicates that there are strong feedback effects from the banking system to the real economy thus suggesting that the high NPLs that many CESEE countries currently face adversely affect the pace economic recovery **New Challenges for Future Sustainability and Wellbeing** Ercan Özen,Simon Grima,Rebecca E. Dalli Gonzi,2021-05-21 New Challenges for Future Sustainability and Wellbeing is a collection of studies about sustainability and related challenges such as income wealth the environment education and regional equality that influence the pace of economic development and affects the well being of people and organisations all over the world China's Non-performing Loan Problem Mariko Watanabe,2000 SCOTT From the John Holmes Library collection **Economic Trends and Impacts** ,2005

**Non-Performing Loans in the ECCU** Ms.Kimberly Beaton,Ms.Alla Myrvoda,Shernnel Thompson,2016-11-17 This paper assesses the determinants of NPLs in the Eastern Caribbean Currency Union ECCU and whether a deterioration in asset quality may result in negative feedback effects from the banking system to economic activity The results suggest that the deterioration in asset quality can be attributed to both macroeconomic and bank specific factors Banks with stronger profitability and lower exposure to the construction sector and household loans tend to have lower NPLs Further some evidence indicates that foreign owned banks systematically have lower NPLs than domestic banks pointing to the presence of important differences across bank practices with an impact on asset quality Finally the results emphasize the strength of macrofinancial feedback loops in the ECCU Proceedings of a Conference on Bank Structure and Competition ,2002

Risk-based Capital and Off-balance Sheet Activities Robert B. Avery,Allen N. Berger,1988 The African Journal of Finance and Management ,2016 *Determining Impacts on Non-Performing Loan Ratio in Turkey* Metin Vatansever,2013 Banking sector is an essential part of a nation s economy and represents one of the most important components of a nation s capital Similarly the loan portfolio represents an important component of a bank s total assets These assets generate huge interest income which is a critical measure of the bank s financial performance and stability Therefore the non performing loan ratio is a critical tool to measure a bank s performance There is recently a growing recognition between macroeconomic

indicators bank level factors and the non performing loans NPLs ratio The purpose of this study is to investigate whether there is a significant relationship between macroeconomic indicators bank level factors and non performing loan ratio in Turkey In this study linear regression models and cointegration analysis are utilized to determine the significant relations between the periods from January 2007 to March 2013 Our empirical results show that debt ratio loan to asset ratio real sector confidence index consumer price index EURO Turkish lira rate USD Turkish lira rate money supply change interest rate Turkey s GDP growth the Euro Zone s GDP growth and volatility of the Standard unemployment rate return on equity and capital adequacy ratio positively affect NPL ratio      Commercial Property Prices and Bank Performance E. Philip Davis,Haibin Zhu,2005      *The Journal of the Institute of Bangladesh Studies* Rajshahi University. Institute of Bangladesh Studies,2006      *Asset Price Bubbles and Challenges to Central Banks* Junhan Kim,2010      **The Financial Sector Adjustment Programme for Spain** European Commission. Directorate-General for Economic and Financial Affairs,2012

Recoge The macroeconomic background from boom to bust Internal imbalance and the link with the financial sector Snapshot of the Spanish banking sector Challenges facing the banking sector The policy response so far Financial assistance for bank recapitalisation Memorandum of understanding on financial sector policy conditionality      North Carolina Banking Institute ,2001      **The Choice of Lending Patterns by Japanese Banks During the 1980s and 1990s** Kotaro Tsuru,2001      **Financial Stability Report** ,2008      **Western Banker** ,1988

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