ABSTRACT

The Effect of Equity to Total Asset Ratio, Non-Performing Loan Ratio, Loan to Funding Ratio to Return on asset on cooperative

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The objective of the research was to find out the effect of Equity to Total Asset Ratio, Non-Performing Loan Ratio, Loan to Funding Ratio to Return on asset on cooperative. The method used in the research is a verification method with a quantitative approach: while the sampling technique uses a purposive sampling method. The data collection technique used for secondary data is carried out through documentation studies. Multiple linear regression analysis is used to analyse the data. The results of hypothesis testing show that: (1) Equity to Total Asset Ratio has a positive effect to Return on Asset, (2) Non-Performing Loan Ratio has a negative effect to Return on asset and (3) Loan to Funding Ratio has a positive effect to return on asset.

Keywords: Equity to Total Asset Ratio, Non-Performing Loan Ratio, Loan to Funding Ratio, Return on asset.