

ABSTRACT

**THE EFFECT OF LOAN TO DEPOSIT RATIO (LDR) AND
OPERATING EXPENSES OPERATING INCOME (BOPO)
TO RETURN ON ASSETS (ROA)
THROUGH NET INTEREST MARGIN
(Case on PT Bank Mayapada International Tbk)**

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The purpose of this research was to determine and analyze the effect of Loan to Deposit Ratio and Operating Cost of Operating Income on Net Interest Margin, and to determine and analyze the effect of Loan to Deposit Ratio, Operating Cost of Operating Income, and Net Interest Margin on Return On Assets. The research method used is a survey with a verification type of research. The analysis technique used is Multiple Structural Linear Regression Analysis. The results showed that Loan to Deposit Ratio and Operating Cost of Operating Income were proven as predictors of Net Interest Margin at PT Bank Mayapada Internasional, Tbk. Loan to Deposit Ratio has no effect on Net Interest Margin, while Operating Cost of Operating Income affects Net Interest Margin. Then Loan to Deposit Ratio, Operating Cost of Operating Income, and Net Interest margin are proven as predictors of Return On Assets at PT Bank Mayapada Internasional, Tbk. Loan to Deposit Ratio has no effect on Return On Assets, Operating Cost of Operating Income affects Return On Assets, and Net Interest margin has no effect on Return On Assets.

Keywords: Loan to Deposit Ratio, Operating Expenses Operating Income, Net Interest Margin, dan Return On Asset.

ABSTRAK

PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN BIAYA OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP *RETURN ON ASSETS* (ROA) MELALUI NET INTEREST MARGIN (NIM) (Kasus pada PT Bank Mayapada Internasional)

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Tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh *Loan to Deposit Ratio* dan Biaya Operasional Pendapatan Operasional terhadap *Net Interest Margin*, serta untuk mengetahui dan menganalisis pengaruh *Loan to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Net Interest Margin* terhadap *Return On Assets*. Metode penelitian yang digunakan adalah survei dengan jenis penelitian verifikatif. Teknik analisis yang digunakan adalah Analisis Regresi Linier Berganda Dua Struktural. Hasil penelitian menunjukkan bahwa *Loan to Deposit Ratio* dan Biaya Operasional Pendapatan Operasional terbukti sebagai prediktor dari *Net Interest Margin* pada PT Bank Mayapada Internasional, Tbk. *Loan to Deposit Ratio* tidak berpengaruh terhadap *Net Interest Margin*, sedangkan Biaya Operasional Pendapatan Operasional berpengaruh terhadap *Net Interest Margin*. Kemudian *Loan to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, dan *Net Interest margin* terbukti sebagai prediktor dari *Return On Assets* pada PT Bank Mayapada Internasional, Tbk. *Loan to Deposit Ratio* tidak berpengaruh terhadap *Return On Assets*, Biaya Operasional Pendapatan Operasional berpengaruh terhadap *Return On Assets*, dan *Net Interest margin* tidak berpengaruh terhadap *Return On Assets*.

Kata Kunci: *Loan to Deposit Ratio*, Biaya Operasional Pendapatan Operasional, *Net Interest Margin*, dan *Return On Asset*.