

ABSTRACT

THE LOAN TO DEPOSIT RATIO (LDR) TO RETURN ON ASSET (ROA) AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk. PERIOD 2015-2024

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This study aims to determine the effect of Loan to Deposit Ratio (LDR) on Return On Asset (ROA) at PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Period 2015-2024. This study uses a quantitative approach with a simple linear regression analysis method. The data used are secondary data in the form of annual financial reports. The data collection technique used in this study is by using documentation and literature studies with data analysis, namely descriptive analysis and statistical analysis. Based on the results of the study, it shows that the Loan To Deposit Ratio (LDR) does not have a significant effect on Return On Asset (ROA) at PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk for the period 2015-2024. the results of statistical testing, the Loan To Deposit Ratio (LDR) produces a negative coefficient value on Return On Asset (ROA) which is -0.017. In addition, the results of the t-test show a significance value of $0.639 > 0.05$. And the coefficient of determination (R^2) value is only 0.029, which means that the Loan To Deposit Ratio (LDR) variable only has a contribution of 2.9% to the Return On Asset (ROA) variable. The remaining 97.1% is influenced by other factors not examined in this study.

Keywords: *Loan To Deposit Ratio (LDR), Return On Asset (ROA), BJB*