

ABSTRAK

ANALISIS PENGARUH *LOAN TO DEPOSIT RATIO* (LDR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) PADA PT BANK TABUNGAN NEGARA (PERSERO) TBK PERIODE 2016-2025

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Penelitian ini bertujuan untuk mengetahui tingkat perkembangan rasio keuangan secara deskriptif serta menguji pengaruh *Loan to Deposit Ratio* (LDR) dan *Non Performing Loan* (NPL) terhadap *Return on Assets* (ROA) pada PT Bank Tabungan Negara (Persero) Tbk periode 2016-2025. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan spesifikasi penelitian eksplanatori. Teknik pengambilan sampel dilakukan dengan metode purposive sampling pada laporan keuangan tahunan sehingga diperoleh sepuluh titik observasi. Alat analisis data yang digunakan meliputi analisis statistik deskriptif, uji asumsi klasik, analisis regresi linier berganda, serta pengujian hipotesis melalui uji F dan uji t yang diolah menggunakan program SPSS. Hasil penelitian menyimpulkan bahwa secara simultan, *Loan to Deposit Ratio* dan *Non Performing Loan* memiliki pengaruh signifikan terhadap *Return on Assets*. Secara parsial, *Loan to Deposit Ratio* menunjukkan arah pengaruh positif namun tidak berpengaruh signifikan terhadap *Return on Assets*. Hal ini mengindikasikan bahwa ekspansi penyaluran kredit yang tidak dibarengi efisiensi biaya dana belum mampu meningkatkan profitabilitas secara nyata. Sebaliknya, *Non Performing Loan* berpengaruh negatif dan sangat signifikan terhadap *Return on Assets*. Temuan ini menegaskan bahwa risiko kredit merupakan faktor determinan utama yang paling sensitif bagi profitabilitas bank, di mana setiap peningkatan kredit macet berdampak langsung pada penurunan laba melalui pembengkakan beban pencadangan risiko.

Kata Kunci: *Loan to Deposit Ratio* (LDR), *Non Performing Loan* (NPL), *Return on Assets* (ROA)

ABSTRACT

ANALYSIS OF THE EFFECT OF THE LOAN-TO-DEPOSIT RATIO (LDR) AND NON-PERFORMING LOANS (NPL) ON RETURN ON ASSETS (ROA) AT PT BANK TABUNGAN NEGARA (PERSERO) TBK FOR THE PERIOD 2016–2025

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This study aims to determine the level of development of financial ratios descriptively and to test the effect of the Loan to Deposit Ratio (LDR) and Non-Performing Loans (NPL) on Return on Assets (ROA) at PT Bank Tabungan Negara (Persero) Tbk for the period 2016–2025. The research method used is a quantitative approach with an explanatory research design. The sampling technique employed purposive sampling from annual financial reports, resulting in ten observation points. The data analysis tools used include descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, and hypothesis testing via the F-test and t-test, processed using SPSS software. The results of the study conclude that, simultaneously, the Loan to Deposit Ratio and Non-Performing Loans have a significant effect on Return on Assets. To some extent, the Loan-to-Deposit Ratio shows a positive trend but does not have a significant impact on Return on Assets. This indicates that credit expansion not accompanied by funding cost efficiency has not yet been able to tangibly improve profitability. Conversely, Non-Performing Loans have a negative and highly significant impact on Return on Assets. These findings confirm that credit risk is the most sensitive key determinant of bank profitability, where any increase in non-performing loans directly impacts profit through an increase in risk provisioning expenses.

Keywords: Loan to Deposit Ratio (LDR), Non-Performing Loans (NPL), Return on Assets (ROA).