ABSTRACT

THE EFFECT OF LOAN TO DEPOSIT RATIO AND NON-PERFORMING LOAN ON RETURN ON ASSETS THROUGH NET INTEREST MARGIN AT PT BANK RAKYAT INDONESIA (PERSERO), TBK

By Wirahma Januar

233402422

Supervisor 1 : Deasy Lestary Kusnandar

Supervisor 2 : Adhitya Rahmat Taufiq

This study aims to determine and analyze the effect of the Loan to Deposit Ratio and Non-Performing Loan on Net Interest Margin and Return on Assets at PT Bank Rakyat Indonesia (Persero), Tbk. The method used is quantitative, while the sampling technique applies documentation study using time series data. The analytical tool employed is multiple linear regression analysis using SPSS Version 26 for Windows. The results indicate that the Loan to Deposit Ratio and Non-Performing Loan affect Net Interest Margin. In addition, Non-Performing Loan and Net Interest Margin are key factors in determining Return on Assets. However, unlike the Loan to Deposit Ratio, it was not proven to have a significant effect on Return on Assets.

Keywords: LDR, NPL, NIM and ROA

ABSTRAK

PENGARUH *LOAN TO DEPOSIT RATIO* DAN *NON PERFORMING LOAN* TERHADAP *RETURN ON ASSETS* MELALUI *NET INTEREST MARGIN* PADA PT BANK RAKYAT INDONESIA (PERSERO), TBK

Oleh

Wirahma Januar

233402422

Pembimbing 1 : Deasy Lestary Kusnandar

Pembimbing 2 : Adhitya Rahmat Taufiq

Penelitian ini betujuan untuk mengetahui dan menganalisis pengaruh *Loan to Deposit Ratio* dan *Non Performing Loan* terhadap *Net Interest Margin* dan *Return on Assets* pada PT Bank Rakyat Indonesia (Persero), Tbk. Metode penelitian yang digunakan adalah metode kuantitatif, sedangkan teknik penarikan sampel menggunakan teknik studi dokumentasi menggunakan data *time series*. Alat analisis menggunakan analisis regresi linear berganda dengan SPSS *Version* 26 *for Windows*. Hasil penelitian menunjukan bahwa *Loan to Deposit ratio* dan *Non Performimg Loan* berpengaruh terhadap *Net Interest Margin.* Selain itu, *Non Performing Loan* dan *Net Interest Margin* juga menjadi faktor utama dalam menentukan *Return on Assets*, tetapi berbeda dengan *Loan to Deposit Ratio* yang tidak terbukti dapat berpengaruh terhadap *Return on Asset*.

Kata kunci : LDR, NPL, NIM dan ROA