

ABSTRAK

Ikhwan Muliana Sanjaya, Pengaruh *Non Performing Loan* (NPL) Dan *Loan To Deposit Ratio* (LDR) Terhadap Tingkat *Return On Asset* (ROA) di perbankan BUMN pada tahun 2010-2019.

Penelitian ini bertujuan untuk mengetahui apakah terdapat pengaruh dari *Non Performing Loan* (NPL) dan *Loan To Deposit Ratio* (LDR) terhadap *Return On Asset* (ROA). Variabel X1 yaitu *Non Performing Loan* (NPL). Variabel X2 yaitu *Loan To Deposit Ratio* (LDR). Variabel dependennya yaitu *Return On Asset* (ROA). Objek yang akan diteliti pada kali ini yaitu Bank BUMN, diantaranya Bank Rakyat Indonesia, Bank Mandiri, Bank Tabungan Negara, dan Bank Negara Indonesia. Dengan menggunakan metode deskriptif verifikatif dengan pendekatan kuantitatif. Jumlah data yang digunakan berjumlah 40 data yang dipilih berdasarkan metode *purposive sampling*, menggunakan teknik analisis data panel dengan menggunakan aplikasi *Eviews 10*.

Hasil Penelitian menunjukkan bahwa secara parsial kedua variabel yaitu *Non Performing Loan* (NPL) dan *Loan To Deposit Ratio* (LDR) berpengaruh ke arah negatif terhadap *Return On Asset* (ROA). Hal ini dibuktikan dari hasil pengolahan data pada aplikasi *Eviews 10*. *Non Performing Loan* (NPL) (X1) berpengaruh negatif secara signifikan terhadap *Return On Asset* (ROA) karena memiliki nilai $T_{hitung} = -6.629541$ dan $T_{tabel} = 1.69236$, yang berarti $T_{hitung} > T_{tabel}$. Nilai signifikansi sebesar 0.0000, dan nilai koefisien X1 sebesar -109.3474. *Loan To Deposit Ratio* (LDR) (X2) tidak berpengaruh secara signifikan terhadap *Return On Asset* (ROA) karena memiliki nilai $T_{hitung} = -1.434917$ dan $T_{tabel} = 1.69236$, yang berarti $T_{hitung} < T_{tabel}$. Nilai signifikansi sebesar 0.1604, dan nilai koefisien X2 sebesar -0.009813. Secara simultan *Non Performing Loan* (NPL) (X1), *Loan To Deposit Ratio* (LDR) (X2) berpengaruh ke arah negatif terhadap *Return On Asset* (ROA). Namun keduanya memiliki perbedaan *Non Performing Loan* (NPL) berpengaruh negatif secara signifikan, sementara *Loan To Deposit Ratio* (LDR) tidak berpengaruh secara signifikan terhadap nilai *Return On Asset* (ROA).

Kata Kunci : *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Return On Asset* (ROA)

ABSTRACT

Ikhwan Muliana Sanjaya, *Effect of Non-Performing Loans (NPL) and Loans To Deposit Ratio (LDR) Against Return On Assets(ROA) in state-owned banking in 2010-2019.*

This study aims to determine whether there is an effect of Non Performing Loans (NPL) and Loan To Deposit Ratio (LDR) on Return On Assets (ROA). Variable X1 is Non Performing Loan (NPL). Variable X2 is Loan To Deposit Ratio (LDR). The dependent variable is Return On Assets (ROA). The object to be studied at this time is BUMN Bank, including Bank Rakyat Indonesia, Bank Mandiri, State Savings Bank, and Bank Negara Indonesia. By using descriptive verification method with a quantitative approach. The amount of data used is 40 data selected based on the purposive sampling method, using panel data analysis techniques using the Eviews 10 application.

The results showed that partially the two variables, namely Non Performing Loan (NPL) and Loan To Deposit Ratio (LDR) had a negative effect on Return On Assets (ROA). This is evidenced from the results of data processing in the Eviews 10 application. Non-Performing Loan (NPL) (X1) has a significant negative effect on Return On Assets (ROA) because it has a value of $T_{count} = -6.629541$ and $T_{table} = 1.69236$, which means $T_{count} > T_{table}$. The significance value is 0.0000, and the X1 coefficient is -109.3474. Loan To Deposit Ratio (LDR) (X2) has no significant effect on Return On Assets (ROA) because it has a value of $T_{count} = -1.434917$ and $T_{table} = 1.69236$, which means $T_{count} < T_{table}$. The significance value is 0.1604, and the X2 coefficient is -0.009813. Simultaneously Non Performing Loan (NPL) (X1), Loan To Deposit Ratio (LDR) (X2) have a negative effect on Return On Assets (ROA). However, both of them have a different Non Performing Loan (NPL) which has a significant negative effect, while the Loan To Deposit Ratio (LDR) has no significant effect on the Return On Asset (ROA) value.

Keywords: Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Return On Asset (ROA).