

**PENGARUH DANA PIHAK KETIGA, *NON PERFORMING LOAN* DAN
LOAN TO DEPOSIT RATIO TERHADAP *RETURN ON ASSET* PADA
LEMBAGA PERKREDITAN DESA ADAT DEPEHA**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh dana pihak ketiga, *non performing loan*, dan *loan to deposit ratio* terhadap *return on asset*. Subjek penelitian adalah LPD Desa Adat Depeha dan objek penelitian adalah dana pihak ketiga, *non performing loan*, *loan to deposit ratio*, dan *return on asset*. Desain penelitian yang digunakan adalah kuantitatif kausal. Data dikumpulkan dengan pencatatan dokumen, dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) dana pihak ketiga, *non performing loan*, dan *loan to deposit ratio* berpengaruh signifikan terhadap *return on asset*, (2) dana pihak ketiga berpengaruh positif signifikan terhadap *return on asset*, (3) *non performing loan* berpengaruh positif signifikan terhadap *return on asset*, (4) *loan to deposit ratio* berpengaruh positif signifikan terhadap *return on asset*.

Kata-kata kunci: dana pihak ketiga, *non performing loan*, *loan to deposit ratio*, dan *return on asset*

Abstract

This research aimed to examine the effect of third-party funds, non-performing loans, and loan to deposit ratio to return on assets. The subject of this study was *LPD Desa Adat Depeha* and the object were third hand funds, non-performing loans, loan to deposit ratios, and return on assets. It was causal quantitative. The data were collected by recording documents and analyzed by multiple linear regression analysis. The results showed that (1) third-party funds, non-performing loans, and loan to deposit ratios had a significant effect on return on assets, (2) the third hand funds had a significant positive effect on return on assets, (3) non-performing loans had a significant positive effect on return on assets, (4) loan to deposit ratio has a significant positive effect on return on assets.

Keywords: third-party funds, non-performing loans, loan to deposit ratio, and return on assets