

**PENGARUH *LOAN TO DEPOSIT RATIO* DAN *NON PERFORMING LOAN*
TERHADAP *RETURN ON ASSETS* PERUSAHAAN SUB SEKTOR BANK
PADA MASA PANDEMI COVID-19**

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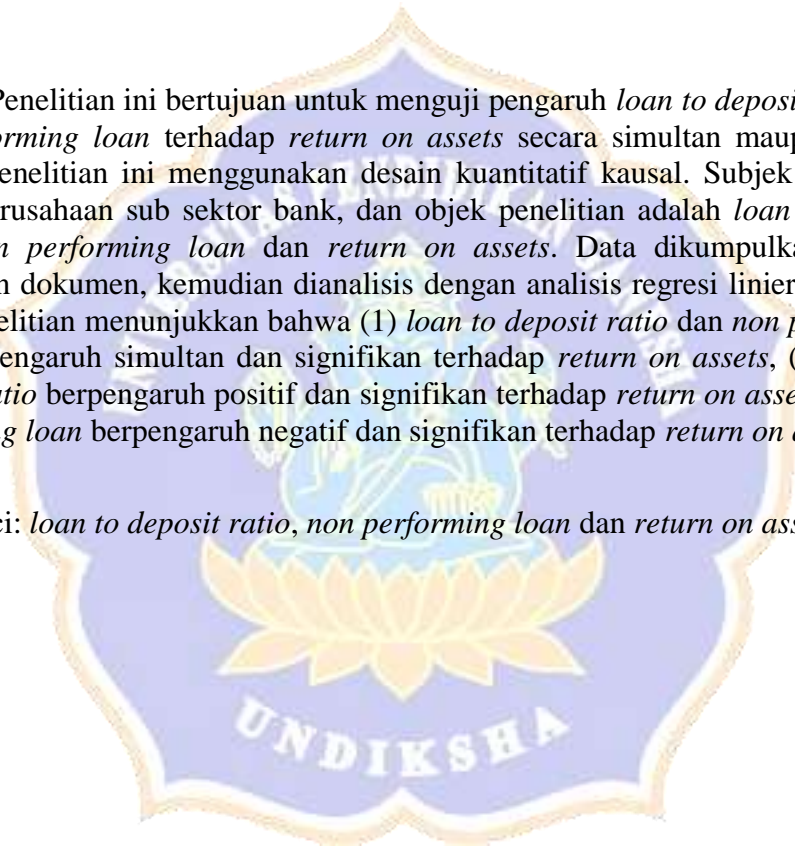
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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *loan to deposit ratio* dan *non performing loan* terhadap *return on assets* secara simultan maupun secara parsial. Penelitian ini menggunakan desain kuantitatif kausal. Subjek penelitian adalah perusahaan sub sektor bank, dan objek penelitian adalah *loan to deposit ratio*, *non performing loan* dan *return on assets*. Data dikumpulkan dengan pencatatan dokumen, kemudian dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *loan to deposit ratio* dan *non performing loan* berpengaruh simultan dan signifikan terhadap *return on assets*, (2) *loan to deposit ratio* berpengaruh positif dan signifikan terhadap *return on assets*, (3) *non performing loan* berpengaruh negatif dan signifikan terhadap *return on assets*.

Kata kunci: *loan to deposit ratio*, *non performing loan* dan *return on assets*.



**THE EFFECT OF LOAN TO DEPOSIT RATIO AND NON PERFORMING
LOANS ON RETURN ON ASSETS OF BANK SUB SECTOR COMPANIES
DURING THE COVID-19 PANDEMIC**

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ABSTRACT

This study aims to examine the effect of loan to deposit ratio and non-performing loan on return on assets simultaneously or partially. This study uses a causal quantitative design. The research subject is a bank sub-sector company, and the object of research is loan to deposit ratio, non-performing loan and return on assets. Data were collected by recording documents, then analyzed by multiple linear regression analysis. The results showed that (1) loan to deposit ratio and non-performing loan had a simultaneous and significant effect on return on assets, (2) loan to deposit ratio had a positive and significant effect on return on assets, (3) non-performing loans had a negative and significant effect. to return on assets.

Keywords: loan to deposit ratio, non performing loan and return on assets.

