PENGARUH *DEBT TO EQUITY RATIO* (DER) DAN *LOAN TO DEPOSIT RATIO* (LDR) TERHADAP *RETURN ON ASSET* (ROA*)* PADA BPR DI KABUPATEN BULELENG

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Debt to Equity Ratio* dan *Loan to Deposit Ratio* terhadap *Return On Asset* secara simultan maupun parsial. Rancangan penelitian yang digunakan adalah kuantitatif kausal. Subjek penelitian ini adalah BPR di Kabupaten Buleleng periode tahun 2021-2023 dan objek penelitian adalah *Debt to Equity Ratio, Loan to Deposit Ratio* dan *Return On Asset.* Penelitian ini mengguanakan *purposive sampling* dengan sampel sebanyak 3 perusahaan. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *Debt to Equity Ratio* dan *Loan to Deposit Ratio* berpengaruh terhadap *Return On Asset* sebesar 75.8%. (2) *Debt to Equity Ratio* berpengaruh positif dan signifikan terhadap *Return On Asset* (3) *Loan to Deposit Ratio* berpengaruh negatif dan signifikan terhadap *Return On Asset.*

Kata Kunci: *Debt to Equity Ratio, Loan to Deposit Ratio, Return On Asset*

THE EFFECT OF DEBT TO EQUITY RATIO (DER) AND LOAN TO DEPOSIT RATIO (LDR) ON RETURN ON ASSET (ROA) IN BPR IN BULELENG REGENCY

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ABSTRACT

This study aims to examine the effect of the Debt-to-Equity Ratio and the Loan-to-Deposit Ratio on Return on Assets, both simultaneously and partially. The research design used was a quantitative causal approach. The subjects were rural banks (BPR) in Buleleng Regency for the period 2021-2023, and the objects of the study were the Debt-to-Equity Ratio, Loan-to-Deposit Ratio, and Return on Assets. This study used purposive sampling with a sample of three companies. Data were collected through document recording and analyzed using multiple linear regression analysis. The results showed that (1) the Debt-to-Equity Ratio and Loan-to-Deposit Ratio had a 75.8% effect on Return on Assets. (2) The Debt-to-Equity Ratio had a positive and significant effect on Return on Assets. (3) The Loan-to-Deposit Ratio had a negative and significant effect on Return on Assets.

***Keywords**: Debt-to-Equity Ratio, Loan-to-Deposit Ratio, Return on Assets*