

**PENGARUH *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO*,  
DAN *NET INTEREST MARGIN* TERHADAP *RETURN ON ASSET* PADA  
SUB SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK  
INDONESIA**

Oleh

**Putu Suci Dian Lestari, NIM 1717041126**

**Jurusan Manajemen**

**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh *capital adequacy ratio*, *loan to deposit ratio*, dan *net interest margin* terhadap *return on asset* baik secara simultan maupun secara parsial. Penelitian ini menggunakan desain kuantitatif kausal. Subjek dalam penelitian adalah perusahaan Sub Sektor Perbankan yang terdaftar di Bursa Efek Indonesia tahun 2017-2019. Objek dalam penelitian ini adalah *capital adequacy ratio*, *loan to deposit ratio*, *net interest margin*, dan *return on asset*. Data dikumpulkan dengan pencatatan dokumen kemudian dianalisis dengan regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) ada pengaruh secara simultan *capital adequacy ratio*, *loan to deposit ratio*, dan *net interest margin* terhadap *return on asset* sebesar 74,7%, (2) ada pengaruh positif dan signifikan *capital adequacy ratio* terhadap *return on asset* sebesar 51,8%, (3) ada pengaruh positif dan tidak signifikan *loan to deposit ratio* terhadap *return on asset* sebesar 6,1%, (4) ada pengaruh positif dan signifikan *net interest margin* terhadap *return on asset* sebesar 55,7%.

**Kata kunci:** *capital adequacy ratio*, *loan to deposit ratio*, *net interest margin*, *return on asset*.

**PENGARUH *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO*,  
DAN *NET INTEREST MARGIN* TERHADAP *RETURN ON ASSET* PADA  
SUB SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK  
INDONESIA**

**Oleh**

**Putu Suci Dian Lestari, NIM 1717041126**

**Jurusan Manajemen**

**ABSTRACT**

This study aims to examine the effect of the capital adequacy ratio, loan to deposit ratio, and net interest margin to return on asset, either simultaneously and partially. This research uses a causal quantitative designs. The subjects in the study were banking sub-sector companies listed on the Indonesia Stock Exchange in 2017-2019. The object of this research is the capital adequacy ratio, loan to deposit ratio, net interest margin and return on asset. The data collected by recording the document was then analyzed by multiple linear regression. The results show that (1) there is a simultaneous influence of the capital adequacy ratio, loan to deposit ratio, and net interest margin to return on asset of 74,7%, (2) There is a positive and significant effect of capital adequacy ratio to return on asset of 51,8%, (3) there is a positive and insignificant effect of loan to deposit ratio to return on asset of 6,1%, (4) there is a positive and significant effect of net interest margin to return on asset of 55,7%.

**Keywords:** capital adequacy ratio, loan to deposit ratio, net interest margin, return on asset.