

DAMPAK CAPITAL ADEQUACY RATIO, NET INTEREST MARGIN DAN NON PERFORMING LOAN TERHADAP RETURN ON ASSET PADA SUB SEKTOR PERBANKAN DI BURSA EFEK INDONESIA 2019

Oleh

Komang Setia Dewi NIM. 1717041145

Jurusan Manajemen

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh (1) *capital adequacy ratio*, *net interest margin* dan *non performing loan* terhadap *return on asset* (2) *capital adequacy ratio* terhadap *return on asset* (3) *net interest margin* terhadap *return on asset* (4) *non performing loan* terhadap *return on asset* pada Sub Sektor Perbankan di Bursa Efek Indonesia. Desain penelitian yang digunakan adalah kuantitatif kausal. Subjek penelitian adalah Sub Sektor Perbankan di Bursa Efek Indonesia dan objeknya adalah *capital adequacy ratio*, *net interest margin*, *non performing loan* dan *return on asset*. Data dikumpulkan dengan pencatatan dokumen, kemudian dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *capital adequacy ratio*, *net interest margin* dan *non performing loan* berpengaruh signifikan terhadap *return on asset* (2) *capital adequacy ratio* berpengaruh positif dan signifikan terhadap *return on asset* (3) *net interest margin* berpengaruh positif dan signifikan terhadap *return on asset* (4) *non performing loan* berpengaruh negatif dan signifikan terhadap *return on asset*.

Kata-kata kunci : *Capital Adequacy Ratio, Net Interest Margin, Non Performing Loan, Return On Asset*

UNDIKSHA

***THE IMPACT OF CAPITAL ADEQUACY RATIO, NET
INTEREST MARGIN AND NON PERFORMING LOANS ON
RETURN ON ASSETS IN SUB SECTOR BANKING ON
INDONESIA STOCK EXCHANGE 2019***

By

Komang Setia Dewi NIM. 1717041145

Management Department

ABSTRACT

This study aims to examine the effect of (1) capital adequacy ratio, net interest margin and non-performing loan on return on assets (2) capital adequacy ratio on return to assets (3) net interest margin to return on assets (4) non-performing loans to return on assets in the Banking Sub-Sector on the Indonesia Stock Exchange. The research design used in this study are causal quantitative. The subject of this research is the Banking Sub-Sector on the Indonesia Stock Exchange and the objects are the capital adequacy ratio, net interest margin, non-performing loan and return on assets. Data were collected by documents recording, then analyzed by multiple linear regression analysis. The results showed that (1) capital adequacy ratio, net interest margin and non-performing loan had a significant effect to return on assets, (2) capital adequacy ratio had a positive and significant effect on return on assets (3) net interest margin had a positive and significant effect on return on assets (4) non-performing loans had a negative and significant effect on return on assets.

Key words : Capital Adequacy Ratio, Net Interest Margin, Non Performing Loan, Return On Asset