

**PENGARUH *NET INTEREST MARGIN* DAN *NON PERFORMING LOAN*
TERHADAP *RETURN ON ASSETS* PADA PERUSAHAAN PERBANKAN
YANG TERDAFTAR DI BURSA EFEK INDONESIA**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *net interest margin* dan *non performing loan* terhadap *return on assets* secara simultan maupun parsial. Desain penelitian yang digunakan kuantitatif kausal. Subjek penelitian adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia, dan objek penelitian adalah *net interest margin*, *non performing loan* dan *return on assets*. Populasi penelitian sebanyak 39 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia yang aktif melaporkan laporan keuangan tahun 2017-2019. Data dikumpulkan dengan pencatatan dokumen, kemudian dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *net interest margin* dan *non performing loan* berpengaruh signifikan terhadap *return on assets* (2) *net interest margin* berpengaruh positif dan signifikan terhadap *return on assets* (3) *non performing loan* berpengaruh negatif dan signifikan terhadap *return on assets*.

Kata kunci: *net interest margin*, *non performing loan* dan *return on assets*

UNDIKSHA

***THE EFFECT OF NET INTEREST MARGIN AND NON PERFORMING
LOANS ON RETURN ON ASSETS IN BANKING COMPANIES LISTED ON
THE INDONESIA STOCK EXCHANGE***

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ABSTRACT

This study aims to examine the effect of net interest margin and non-performing loan on return on assets simultaneously or partially. The research design used causal quantitative. The research subjects are banking companies listed on the Indonesia Stock Exchange, and the research objects are net interest margin, non-performing loans, and return on assets. The research population is 45 banking companies listed on the Indonesia Stock Exchange in 2017-2019 and the research sample is 39 banking companies using purposive sampling technique. Data were collected by recording documents, then analyzed by multiple linear regression analysis. The results showed that (1) net interest margin and non-performing loan had a significant effect on return on assets (2) net interest margin had a positive and significant effect on return on assets (3) non-performing loan had a negative and significant effect on return on assets.

Keywords: net interest margin, non-performing loan, and return on assets.