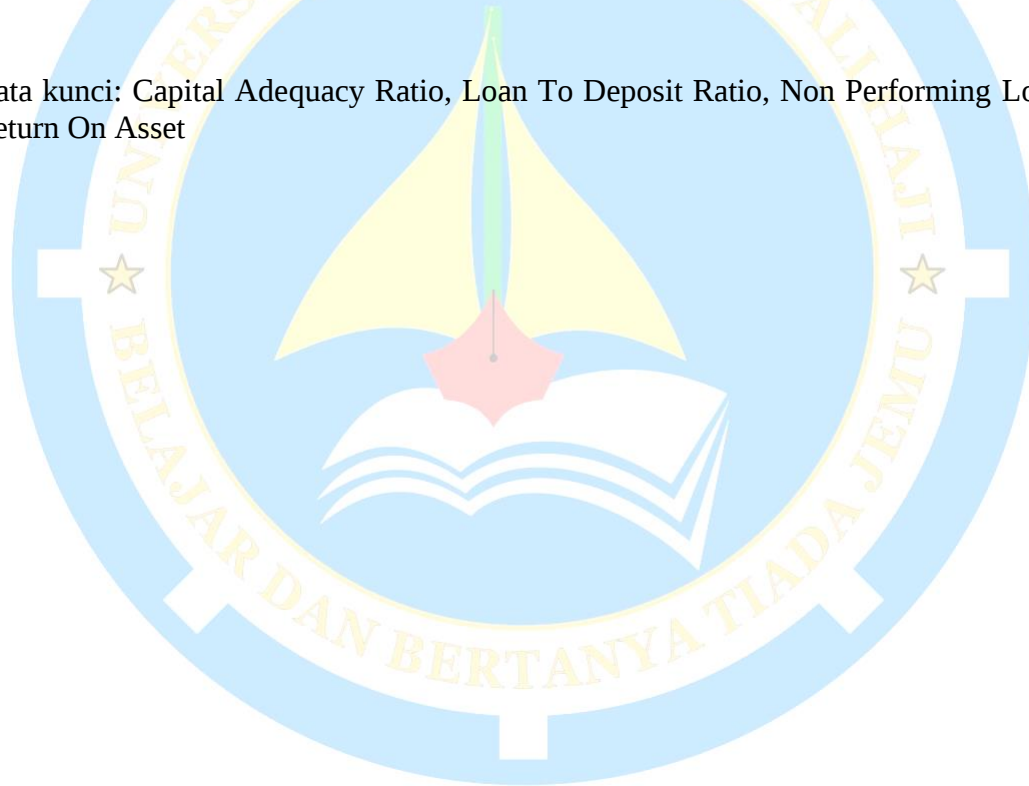


ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), dan Non Performing Loan (NPL) terhadap Return On Asset (ROA) pada Bank Umum yang terdaftar di Bursa Efek Indonesia periode 2021-2024. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang diperoleh dari laporan keuangan tahunan bank yang dipublikasikan melalui situs resmi BEI. Teknik pengambilan sampel yang digunakan adalah purposive sampling sehingga diperoleh 32 bank sebagai sampel penelitian dengan total 128 data observasi. Metode analisis yang digunakan adalah analisis regresi berganda dengan bantuan program IBM SPSS. Hasil penelitian menunjukkan bahwa secara parsial Capital Adequacy Ratio (CAR) dan Loan To Deposit Ratio (LDR) berpengaruh signifikan terhadap Return On Asset (ROA), sedangkan Non Performing Loan (NPL) berpengaruh negatif signifikan terhadap Return On Asset (ROA).

Kata kunci: Capital Adequacy Ratio, Loan To Deposit Ratio, Non Performing Loan, Return On Asset



ABSTRACT

This research aims to analyze the effect of Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), and Non Performing Loan (NPL) on Return On Asset (ROA) of Comemercial Banks listed on Indonesia Stock Exchange (IDX) during the period 2021-2024. This research used a quantitative aproach with secondary data obtained from annual financial reports published by Indonesia Stock Exchange. This sampling technique used as purposive sampling, resulting in 32 commercial banks as research samples with a total of 128 observation. Data were analyzed with the assistance of IBM SPSS, preceded by descriptive statistical analysis and classical assumption tests. The results show that partially Capital Adequacy Ratio (CAR) and Loan To Deposit Ratio (LDR) have a significant effect of Return On Asset (ROA), while Non Performing Loan (NPL) has a negative and significant effect on Return On Asset (ROA).

Keywords: *Capital Adequacy Ratio, Loan To Deposit Ratio, Non Performing Loan, Return On Asset*

