ABSTRAK

Sekar Sari, 2026 : Pengaruh *Capital Adequacy Ratio, Loan To Deposit Ratio* dan *Non Performing Loan* terhadap *Return On Assets* Perusahaan Sektor Perbankan yang Ada Di Bursa Efek Indonesia Tahun 2021-2025.

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Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Capital Adequacy Ratio, Loan to Deposit Ratio* dan *Non Performing Loan* terhadap *Return On Assets* perusahaan sektor perbankan yang ada di Bursa Efek Indonesia tahun 2021-2025. Penelitian ini menggunakan metode pendekatan kuantitatif. Populasi penelitian ini adalah perusahaan sektor keuangan yang terdaftar dibursa efek Indonesia tahun 2021-2025. Metode pengambilan sampel menggunakan *purposive sampling.* Sampel yang digunakan dalam penelitian ini sebanyak 28 perusahaan perbankan dengan obsevasi selama 5 tahun dengan kriteria pengambilan sampel. Jenis data yang digunakan adalah data sekunder. Hasil penelitian ini menunjukkan: (1) *Capital Adequacy Ratio* secara parsial berpengaruh positif dan tidak signifikan terhadap *Return On Assets* dengan nilai signifikan 0,924. (2) *Loan to Deposit Ratio* secara parsial berpengaruh positif dan signifikan terhadap *Return On Assets* dengan nilai signifikan 0,014. (3) *Non Performing Loan* secara parsial berpengaruh negatif dan signifikan terhadap *Return On Assets* dengan nilai signifikan 0,000. (4) *Capital Adequacy Ratio, Loan to Deposit Ratio* dan *Non Performing Loan* secara simultan berpengaruh signifikan terhadap *Return On Assets* dengan nilai signifikan 0,000.

Kata Kunci: *Return On Assets, Capital Adequacy Ratio, Loan to Deposit Ratio* dan *Non Performing Loan.*

ABSTRACT

Sekar Sari, 2026 : Influence Of Capital *Adequacy Ratio, Loan To Deposit Ratio* And *Non Performing Loan* To *Return On Assets* This Study Focused On Banking Sector Companies Listed On The Indonesia Stock Exchange Between 2021-2025.

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This study aims to determine and analyze the Influence of Capital *Adequacy Ratio, Loan to Deposit Ratio* And *Non Performing Loan* to *Return On Assets* This study focused on banking sector companies listed on the Indonesia Stock Exchange between 2021-2025. This study employed a quantitative approach. The population was financial sector companies listed on the Indonesia Stock Exchange between 2021-2025. The sampling method used *purposive sampling*. The sample used in this study was 28 banking companies with observations over 5 years with sampling criteria. The type of data used was secondary data. The results of this study show: (1) *Capital Adequacy Ratio* partially has a positive and not significant effect on *Return On Assets* with a significance value of 0.924. (2) *Loan to Deposit Ratio* partially has a positive and significant effect on*Return On Assets* with a significance value of 0.014. (3) *Non Performing Loan*partially has a negative and significant effect on*Return On Assets* with a significance value of 0.000. (4) *Capital Adequacy Ratio, Loan to Deposit Ratio* And *Non Performing Loan* simultaneously has a significant effect on *Return On Assets* with significant value of 0.000.

Keywords: *Return On Assets, Capital Adequacy Ratio, Loan to Deposit Ratio* And *Non Performing Loan.*