

**PENGARUH CASH RATIO DAN LOAN TO DEPOSIT RATIO (LDR)
TERHADAP RETURN ON ASSET (ROA) PADA BANK BNI PERIODE
2012-2017**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui perkembangan *Cash Ratio*, *Loan To Deposit Ratio* (LDR) *Return On Asset* (ROA) dan untuk mengetahui pengaruh *Cash Ratio* dan *Loan To Deposit Ratio* (LDR) terhadap *Return On Asset* (ROA) pada Bank BNI periode 2012-2017.

Penelitian ini menggunakan metode deskriptif dan verivikatif. Populasi dalam penelitian ini adalah lapoan keuangan Bank BNI, sedangkan sampel adalah laporan keuangan Bank BNI periode 2012-2017 yang berhubungan dengan *Cash Ratio*, *Loan To Deposit Ratio* (LDR) dan *Return On Asset* (ROA). Data dalam penelitian ini berupa data sekunder dengan cara pengumpulan data menggunakan studi kepustakaan dan studi dokumentasi. Analisis yang digunakan dalam pengujian hipotesis yaitu menggunakan uji asumsi klasik, analisis regresi linier sederhana, analisis koefisien korelasi, analisis koefisien determinasi (R^2) dan uji parsial (uji t) dan simultan (f).

Hasil penelitian menunjukkan bahwa secara parsial (uji t), *Cash Ratio* berpengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA). *Loan To Deposit Ratio* (LDR) berpengaruh negatif dan tidak signifikan terhadap *Return On Asset* (ROA). Sementara uji simultan (uji f), *Cash Ratio*, *Loan To Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Return On Asset* (ROA) dengan besarnya kontribusi (R^2) sebesar 17,6%, nilai koefisien korelasi sebesar 0,420 berada pada tingkat yang sedang.

Kata kunci : *Cash Ratio*, *Loan To Deposit Ratio*, *Return On Asset*

**THE EFFECT OF CASH RATIO AND LOAN TO RATIO RATE (LDR) ON
RETURN ON ASSETS (ROA) IN BNI BANKS PERIOD 2012-2017**

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ABSTRACT

This study aims to determine the development of Cash Ratio, Loan To Deposit Ratio (LDR) Return on Assets (ROA) and to determine the effect of Cash Ratio and Loan To Deposit Ratio (LDR) on Return on Assets (ROA) at Bank BNI for the period 2012-2017.

This study uses descriptive and verivacative methods. The population in this study is the BNI Bank financial report, while the sample is Bank BNI financial statements for the period 2012-2017 which are related to Cash Ratio, Loan To Deposit Ratio (LDR) and Return On Assets (ROA). The data in this study are secondary data by means of data collection using literature studies and documentation studies. The analysis used in testing hypotheses is using the classic assumption test, simple linear regression analyst, correlation coefficient analysis, analysis of the coefficient of determination (R²) and partial test (t test) and simultaneous (f).

The results show that partially (t test) that Cash Ratio has a negative and not significant effect on Return On Assets (ROA). The Loan To Deposit Ratio (LDR) has a negative and not significant effect on Return On Assets (ROA). While the simultaneous test (test f), Cash Ratio, Loan To Deposit Ratio (LDR) have a significant effect on Return On Assets (ROA) with the amount of contribution (R²) of 17,6%, the correlation coefficient of 0.420 is at a moderate level.

Keywords: Cash Ratio, Loan To Deposit Ratio, Return On Asset