

PENGARUH *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING LOAN (NPL)* DAN *LOAN TO DEPOSIT RATIO (LDR)* TERHADAP *RETURN ON ASSET (ROA)* PADA PT BANK WOORI SAUDARA INDONESIA TAHUN 1906 TBK PERIODE 2018-2022

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)* dan *Loan to Deposit Ratio (LDR)* terhadap *Return On Asset (ROA)* Pada PT. Bank Woori Saudara Indonesia tahun 1906 Tbk Periode 2018-2022. Metode yang digunakan yaitu metode deskriptif dan verifikatif. Teknik analisis data dalam penelitian ini dengan menggunakan statistic deskriptif yang berupa output program SPSS. Dengan pengujian hipotesis menggunakan uji asumsi klasik, uji analisis regresi linear berganda, uji analisis koefisien korelasi, uji koefisien determinasi, uji secara parsial (Uji t), uji secara simultan (Uji F). Hasil dari penelitian ini menyatakan bahwa secara parsial *Capital Adequacy Ratio (CAR)* dan *Non Performing Loan (NPL)* berpengaruh signifikan terhadap ROA, sedangkan *Loan to Deposit Ratio (LDR)* tidak berpengaruh signifikan terhadap ROA. Selain itu hasil secara simultan *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)* dan *Loan to Deposit Ratio (LDR)* berpengaruh signifikan terhadap ROA. Variabel profitabilitas dipengaruhi oleh variabel CAR, NPL dan LDR sebesar 56,9% sedangkan sisanya 43,1% dipengaruhi oleh faktor lain yang tidak dijelaskan dalam penelitian ini.

Kata Kunci: CAR, NPL, LDR dan ROA

THE EFFECT OF CAPITAL ADEQUACY RATIO (CAR), NON-PERFORMING LOAN (NPL) AND LOAN TO DEPOSIT RATIO (LDR) ON RETURN ON ASSET (ROA) AT PT BANK WOORI SAUDARA INDONESIA IN 1906 Tbk PERIOD 2018-2022

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ABSTRACT

This study aims to determine the Effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) on Return On Asset (ROA) there is PT. Bank Woori Saudara Indonesia in 1906 Tbk for the 2018-2022 period. The methods used are descriptive and verifiative methods. Data analysis techniques in this study using descriptive statistics in the form of SPSS program output. By testing hypotheses using classical assumption tests, multiple linear regression analysis tests, correlation coefficient analysis tests, determination coefficient tests, partial tests (t test), simultaneous tests (F test). The results of this study stated that partially Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) had a significant effect on ROA, while Loan to Deposit Ratio (LDR) did not have a significant effect on ROA. In addition, the simultaneous results of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) and Loan to Deposit Ratio (LDR) have a significant effect on ROA. The profitability variable was influenced by CAR, NPL and LDR variables by 56.9% while the remaining 43.1% was influenced by other factors not explained in this study.

Keywords: CAR, NPL, LDR and ROA