

**PENGARUH GIRO WAJIB MINIMUM (GWM) DAN *LOAN TO DEPOSIT RATIO* (LDR)  
TERHADAP *RETURN ON ASSETS* (ROA) PADA PT BANK MANDIRI (PERSERO),  
TBK**

**Oleh:  
Desi Purnamasari**

**Pembimbing:  
Dr. Sudi Rahayu, SE., MM**

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui perkembangan Giro Wajib Minimum (GWM), *Loan to Deposit Ratio* (LDR) dan *Return on Assets* (ROA) serta pengaruh Giro Wajib Minimum (GWM) dan *Loan to Deposit Ratio* (LDR) terhadap *Return On Assets* (ROA) pada PT. Bank Mandiri (Persero), Tbk.

Metode yang digunakan adalah metode deskriptif dan metode verifikatif, dengan teknik pengumpulan data secara studi dokumentasi dan studi kepustakaan. Data yang diperoleh adalah data sekunder yang berasal dari laporan keuangan bank. Rancangan pengujian hipotesis menggunakan uji normalitas, uji autokorelasi, uji multikolinearitas, uji heteroskedastisitas, persamaan regresi berganda, koefisien korelasi, koefisien determinasi, uji t dan uji f.

Hasil penelitian ini menunjukkan bahwa secara parsial Giro Wajib Minimum (GWM) berpengaruh positif signifikan terhadap *Return On Assets* (ROA), dan *Loan to Deposit Ratio* (LDR) secara parsial berpengaruh positif signifikan terhadap *Return On Assets* (ROA). Secara simultan diperoleh Giro Wajib Minimum (GWM) dan *Loan to Deposit Ratio* (LDR) berpengaruh signifikan terhadap *Return On Assets* (ROA). Giro Wajib Minimum (GWM) dan *Loan to Deposit Ratio* (LDR) berpengaruh kuat terhadap *Return On Assets* (ROA).

**Kata Kunci : Giro Wajib Minimum (GWM), *Loan to Deposit Ratio* (LDR),  
*Return On Assets* (ROA).**

***EFFECT OF RESERVE REQUIREMENT (RR) AND LOAN TO DEPOSIT RATIO (LDR)  
TO RETURN ON ASSETS (ROA) AT PT. BANK MANDIRI (PERSERO), TBK***

***Written By:***  
**Desi Purnamasari**

***Preceptor :***  
**Dr. Sudi Rahayu, SE., MM**

***ABSTRACT***

***This study aims to determine development of Reserve Requirement (RR), Loan to Deposit Ratio (LDR) and Return On Assets (ROA) and to determine effect of Reserve Requirement (RR) and Loan to Deposit Ratio (LDR) to Return On Assets (ROA) at PT. Bank Mandiri (Persero), Tbk.***

***This method used was descriptive method and verification method, with technique data accumulation by documentary study and library study. Data was got by secondary data obtained from bank's financial statements. The design of hypothesis testing use test of normality, autocorrelation test, multicollinearity test, heteroscedasticity test, multiple regression equation, correlation coefficient, coefficient of determination, t test and f test.***

***The results of this study indicate that in partial Reserve Requirement (RR) positive significant effect to Return On Assets (ROA), and Loan to Deposit Ratio (LDR) partially positive significant effect to Return On Assets (ROA). Simultaneous Reserve Requirement (RR) and Loan to Deposit Ratio (LDR) have significant effect to Return On Assets (ROA). Reserve Requirement (RR) and Loan to Deposit Ratio (LDR) have strong effect to Return On Assets (ROA).***

***Keywords : Reserve Requirement (RR), Loan to Deposit Ratio (LDR), Return On Assets (ROA).***