# PENGARUH PENYALURAN KREDIT KONSUMER DAN *LOAN TO DEPOSIT RATIO (LDR)* TERHADAP *RETURN ON ASSET (ROA)* PADA BANK BJB PERIODE 2014 - 2020

Disusun Oleh:
Mirna Hanifah

Pembimbing:
Dr. Herry Achmad Buchory, Drs., SE, MM, CRA, CRP.

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh penyaluran kredit konsumer dan *Loan to Deposit Ratio (LDR)* terhadap *Return On Asset (ROA)* pada Bank bjb periode 2014 – 2020. Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan verifikatif. Analisis data yang digunakan dalam penelitian ini yaitu uji asumsi klasik seperti uji normalitas, uji heteroskedastisitas, uji autokorelasi, uji multikolinearitas, analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, dan uji t (uji parsial) maupun uji F (uji simultan).

Hasil penelitian menyatakan bahwa secara parsial kredit konsumer berpengaruh negatif tidak signifikan terhadap *Return On Asset (ROA)* sedangkan *Loan to Deposit Ratio (LDR)* berpengaruh secara negatif dan signifikan terhadap *Return On Asset (ROA)*. Secara simultan kredit konsumer dan *Loan to Deposit Ratio (LDR)* berpengaruh positif signifikan terhadap *Return On Asset (ROA)* dengan koefisien korelasi sebesar 0,313 yakni mempunyai hubungannya lemah.

**Kata Kunci: Kredit Konsumer, *Loan to Deposit Ratio (LDR),* dan *Return On Asset (ROA)***

# *THE EFFECT OF DISTRIBUTION OF CONSUMER CREDITS AND LOAN TO DEPOSIT RATIO (LDR) TO RETURN ON ASSET (ROA) ON BANK BJB FOR THE PERIOD 2014 - 2020*

*Written by:*
Mirna Hanifah

*Preceptor:*
Dr. Herry Achmad Buchory, Drs., SE, MM, CRA, CRP.

## *ABSTRACT*

*This study aims to determine how the influence of consumer credit distribution and the Loan to Deposit Ratio (LDR) on Return On Asset (ROA) at Bank bjb for the period 2014 - 2020. The method used in this research is descriptive and verification methods. Data analysis used in this study is the classical assumption test such as normality test, heteroscedasticity test. , autocorrelation test, multicollinearity test, multiple linear regression analysis, correlation coefficient analysis, determination coefficient analysis, and t-test (partial test) and F-test (simultaneous test).*

*The result of the research states that partially, consumer credit has a negative and insignificant effect on Return On Assets (ROA), while the Loan to Deposit Ratio (LDR) has a negative and significant effect on Return On Assets (ROA). Simultaneously, consumer credit and Loan to Deposit Ratio (LDR) have a significant positive effect on Return on Assets (ROA) with a correlation coefficient of 0.313, which is a weak relationship.*

***Keywords: Consumer Credit, Loan to Deposit Ratio (LDR), and Return On Asset (ROA)***