

ABSTRAK

Wilhelmina, Analisa Pengaruh *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Net Interest Margin* (NIM) Terhadap Profitabilitas Perusahaan Perbankan Konvensional Yang Terdaftar di Bursa Efek Indonesia Periode 2014-2018.

Tujuan penelitian ini yaitu untuk mengetahui adanya pengaruh *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Net Interest Margin* (NIM) baik secara parsial maupun secara simultan terhadap Profitabilitas (ROA) Pada Bank Konvensional yang terdaftar di Bursa Efek Indonesia periode 2014-2018.

Pendekatan penelitian yang digunakan dalam penelitian ini adalah deskriptif dan kuantitatif. Pengambilan sampel menggunakan metode purposive sampling dan diperoleh sampel sebanyak 10 perusahaan. Teknik analisis data yang digunakan adalah analisis regresi linier berganda.

Hasil analisis uji t menunjukkan bahwa variabel NPL berpengaruh negatif dan signifikan, sedangkan variabel LDR dan NIM berpengaruh positif dan signifikan. Hasil uji F menunjukkan bahwa variabel NPL, LDR, dan NIM berpengaruh signifikan terhadap Profitabilitas (ROA). Kemampuan menjelaskan dari ketiga variabel independen terhadap Profitabilitas (ROA) adalah sebesar 51% yang ditunjukkan dari besarnya R square, sisanya 49% dijelaskan oleh variabel lainnya diluar model penelitian ini.

Kata kunci: *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), dan *Return on Assets* (ROA)

ABSTRACT

Wilhelmina, Analysis of *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, and *Net Interest Margin (NIM)* of the Profitability at conventional banking companies on Indonesia Stock Exchange period 2014-2018.

The purpose of this study is to influence, either partially or simultaneously of *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, and *Net Interest Margin (NIM)* of the Profitability (ROA) conventional banking on Indonesia Stock Exchange period 2014-2018.

The study applies quantitative and descriptive method. The sample are taken purposively as many as 10 companies. Analysis technique used is multiple linier regression analysis.

The result of t test shows that NPL variable has a negative and significant effect, LDR and NIM variables have a positive and significant effect. The result of F test shows that variable of NPL, LDR, and NIM has significant influence to Profitability (ROA). Predictive ability of the three independent variable to Profitability (ROA) is 51% and it shown by R square value, the rest 49% influenced by other variables outside the model.

Key words: *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Net Interest Margin (NIM)*, and Return on Assets (ROA)