

ABSTRACT

Hafiyatus Sholehah, The influence of Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) in the Return On Asset (ROA) of national private bank listed in the indonesia stock exchange in 2011 until 2016. Under the guidance of Drs. Ec. Bambang Sudarsono, MM. And Echsan Gani, SE., MSi.

The resech aim to examine the influence of Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) in the Return On Asset (ROA). Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) as independent variables. Return On Asset (ROA) as the dependent variable. This research was conducted using secondary data (data is in getting indirectly). Sampling was done by purposive sampling method (sample used if it meets the predefined criteria). The number of companies that are used mainly in research much as 7 samples of the company. The analitycal method we choose the linear regression, the classic assumption terst, T test, F test and coefficient of determination.

The Results of the researe analysis showed that partial Non Performing Loan (NPL) significant effect on Return On Asset (ROA) while Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) did not significantly effect on Return On Asset (ROA). Simultaneoustly that the board of Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) significant effect on Return On Asset (RAO).

Keywords: Non Performing Loan (NPL), Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM), Return On Asset (ROA).

ABSTRAK

Hafiyatus Sholehah, Pengaruh *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) Terhadap *Return On Asset* (ROA) Pada Bank Swasta Nasional Yang Terdaftar Di Bursa Efek Indonesia (BEI) (Periode 2011-2016). Dibawah bimbingan Drs. Ec. Bambang Sudarsono, MM Dan Echsan Gani, SE., MSI.

Tujuan penelitian ini adalah untuk mengetahui pengaruh *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) Terhadap *Return On Asset* (ROA). *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) sebagai variabel independen. *Return On Asset* (ROA) sebagai variabel dependen. Penelitian ini dilakukan dengan menggunakan data sekunder (data yang didapatkan secara tidak langsung). Pengambilan sampel dilakukan dengan metode purposive sampling (sampel yang digunakan apabila memenuhi kriteria yang telah ditentukan). Jumlah perusahaan yang digunakan dalam penelitian ini adalah sebanyak 7 sampel perusahaan. Metode yang digunakan adalah regresi linear berganda, uji asumsi klasik, uji t, uji f dan uji koefisien determinasi.

Hasil dari analisis diperoleh bahwa secara parsial *Non Performing Loan* (NPL) berpengaruh signifikan terhadap ROA sedangkan *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) tidak berpengaruh signifikan terhadap ROA. Secara simultan bahwa *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) berpengaruh signifikan terhadap ROA.

Kata kunci : *Non Performing Loan* (NPL), *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), *Net Interest Margin* (NIM), *Return On Asset* (ROA).