ABSTRAK

PENGARUH *LOAN TO DEPOSITO RATIO* (LDR) DAN *NON PERFORMING LOAN* (NPL) TERHADAP *RETURN ON ASSETS* (ROA) PADA SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK PERIODE 2015-2024

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Sektor perbankan memegang peran krusial dalam perekonomian Indonesia, di mana profitabilitas yang diukur dengan *Return on Assets* (ROA) menjadi indikator utama kinerja. Namun, fluktuasi ROA pada bank yang terdaftar di Bursa Efek Indonesia (BEI) periode 2015-2024 diduga dipengaruhi oleh faktor internal seperti likuiditas (*Loan to Deposit Ratio*) dan kualitas kredit (*Non Performing Loan*), sehingga perlu diteliti lebih lanjut. Penelitian ini bertujuan untuk menganalisis pengaruh LDR dan NPL terhadap ROA pada sektor perbankan tersebut.

Metode yang digunakan adalah kuantitatif dengan pendekatan verifikatif melalui analisis regresi data panel. Sampel dipilih secara purposive sebanyak 7 bank dengan data laporan keuangan tahunan dari BEI dan OJK periode 2015-2024. Hasil penelitian membuktikan bahwa secara parsial, LDR berpengaruh positif signifikan terhadap ROA, sedangkan NPL berpengaruh negatif signifikan. Secara simultan, kedua variabel juga berpengaruh signifikan dengan koefisien determinasi (R^2) sebesar 76.2%. Temuan ini menegaskan bahwa optimalisasi penyaluran kredit dan pengendalian kredit bermasalah secara efektif merupakan kunci untuk meningkatkan profitabilitas perbankan.

Kata Kunci: *Loan to Deposit Ratio(LDR), Non Performing Loan(NPL), Return on Assets(ROA)*, Perbankan, Bursa Efek Indonesia.

ABSTRACT

THE EFFECT OF LOAN TO DEPOSIT RATIO (LDR) AND NON-PERFORMING LOAN (NPL) ON RETURN ON ASSETS (ROA) IN THE BANKING SECTOR LISTED ON THE INDONESIA STOCK EXCHANGE FOR THE PERIOD 2015–2024

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The banking sector plays a crucial role in the Indonesian economy, where profitability, as measured by Return on Assets (ROA), is a key performance indicator. However, fluctuations in ROA at banks listed on the Indonesia Stock Exchange (IDX) for the 2015-2024 period are suspected to be influenced by internal factors such as liquidity (Loan to Deposit Ratio/LDR) and credit quality (Non-Performing Loans/NPL), thus requiring further investigation. This study aims to analyze the effect of LDR and NPL on ROA in the banking sector.

The method used was quantitative with a verification approach through panel data regression analysis. Seven banks were purposively selected as samples using annual financial report data from the IDX and the Financial Services Authority (OJK) for the 2015-2024 period. The results demonstrate that LDR has a significant positive effect on ROA, while NPL has a significant negative effect. Simultaneously, both variables also have a significant effect, with a coefficient of determination (R^2) of 76.2%. This finding confirms that optimizing credit distribution and effectively managing credit problems are key to improving banking profitability..

Keywords: Loan to Deposit Ratio (LDR), Non-Performing Loan (NPL), Return on Assets (ROA), Banking, Indonesia Stock Exchange.