

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, dan Non Performing Loan terhadap Return On Asset pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia pada periode 2016-2020. Sampel pada Penelitian ini diambil dengan metode purposive sampling pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia dalam periode 2016-2020. Jumlah sampel yang digunakan sebanyak 25 perbankan. Metode analisis yang digunakan dari Penelitian ini adalah uji asumsi klasik dan analisis regresi data panel dengan aplikasi Eviews Versi 9.0.

Hasil Penelitian yang didapatkan berdasarkan Uji Parsial (Uji t) diperoleh: (a) Net Interest Margin secara parsial berpengaruh positif dan signifikan terhadap Return On Asset (b) Capital Adequacy Ratio secara parsial berpengaruh positif dan signifikan terhadap Return On Asset (c) Loan To Deposit Ratio secara parsial berpengaruh positif dan signifikan terhadap Return On Asset (d) Non Performing Loan secara parsial berpengaruh negatif dan signifikan terhadap Return On Asset (e) Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, dan Non Performing Loan secara bersama-sama berpengaruh positif dan signifikan terhadap Return On Asset pada perusahaan perbankan di Bursa Efek Indonesia pada Periode 2016-2020.

Akhirnya penulis menyarankan sebaiknya pihak perbankan dapat mengendalikan permodalan yang ada, sehingga mampu menyediakan dana untuk mengatasi kemungkinan resiko yang terjadi. Serta memperhitungkan kembali permintaan kredit yang akan berpotensi memiliki risiko besar terhadap timbulnya kredit bermasalah dan harusnya dapat untuk menekankan kredit bermasalah agar tidak selalu mengalami peningkatan sehingga menyebabkan profit menjadi menurun. Kemudian perlu melakukan pengendalian terhadap penggunaan aset yang dimiliki perusahaan perbankan, sehingga perusahaan dapat menghasilkan keuntungan yang maksimal agar rasio Return On Asset tidak mengalami penurunan.

**Kata kunci: Return On Asset, Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, dan Non Performing Loan.**

## ABSTRACT

This study aims to determine how much influence the Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, and Non Performing Loan have on the Return On Assets of banking companies listed on the Indonesia Stock Exchange in the 2016-2020 period. The sample in this study was taken by purposive sampling method on banking companies listed on the Indonesia Stock Exchange in the 2016-2020 period. The number of samples used were 25 banks. The analytical method used in this study is the classical assumption test and panel data regression analysis with the Eviews version 9.0 application.

The results obtained based on the Partial Test (t test) obtained: (a) Net Interest Margin partially positive and significant effect on Return On Assets (b) Capital Adequacy Ratio partially positive and significant effect on Return On Assets (c) Loan To Deposit Ratio partially positive and significant effect on Return On Assets (d) Non Performing Loan partially negative and significant effect on Return On Assets (e) Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, and Non Performing Loans together -the same has a positive and significant effect on Return On Assets in banking companies on the Indonesia Stock Exchange in the 2016-2020 period.

Finally, the authors suggest that banks should be able to control the existing capital, so that they are able to provide funds to overcome the possible risks that occur. As well as reconsidering the demand for credit which will potentially have a large risk of non-performing loans and should be able to emphasize non-performing loans so that they do not always increase, causing profits to decrease. Then it is necessary to control the use of assets owned by banking companies, so that the company can generate maximum profits so that the Return On Assets ratio does not decrease.

**Keywords: Return On Assets, Net Interest Margin, Capital Adequacy Ratio, Loan To Deposit Ratio, and Non Performing Loan.**