PENGARUH CAPITAL ADEQUACY RATIO DAN NON PERFORMING LOAN TERHADAP RETURN ON ASSET MELALUI LOAN TO DEPOSIT RATIO SEBAGAI VARIABEL INTERVENING PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2014-2019

ABSTRAK

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Penelitian ini bertujuan untuk mengetahui pengaruh Capital Adequacy Ratio dan Non Performing Loan terhadap Return on Asset melalui Loan to Deposit Ratio sebagai variabel intervening pada perusahaan perbankan yang terdaftar di bursa efek Indonesia periode 2014-2019.

Metode penelitian menggunakan pendekatan deskriptif kuantitatif yang bertujuan menjelaskan fenomena yang ada dengan menggunakan data numerik untuk menjelaskan karakteristik variabel. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dan diperoleh sampel sebanyak 138 data laporan keuangan tahunan perbankan. Analisis data yang dilakukan meliputi analisis statistik deskriptif, koefisien determinasi dan pengujian hipotesis serta pengujian mediasi.

Berdasarkan hasil analisis, disimpulkan bahwa CAR tidak berpengaruh terhadap ROA dan LDR. NPL berpengaruh negatif dan signifikan terhadap ROA dan LDR. LDR tidak dapat memediasi pengaruh CAR ataupun NPL terhadap ROA.

Adapun saran yang dapat diberikan adalah menambah struktur modal sebagai variabel intervening dan menambah periode penelitian agar hasil yang didapatkan semakin akurat.

Kata kunci : *Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio, Return on Assets*

THE EFFECT OF CAPITAL ADEQUACY RATIO AND NON PERFORMING LOAN ON RETURN ON ASSETS THROUGH LOAN TO DEPOSIT RATIO AS INTERVENING VARIABLE IN BANKING COMPANIES REGISTERED IN INDONESIA STOCK EXCHANGE 2014-2019 PERIOD

ABSTRACT

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This study aims to determine the effect of Capital Adequacy Ratio and Non Performing Loans on Return on Assets through the Loan to Deposit Ratio as an intervening variable in banking companies listed on the Indonesian stock exchange for the period 2014-2019.

The research method used in this study is a quantitative descriptive approach that aims to explain the existing phenomena by using numerical data to explain the characteristics of the variables. The sampling technique used was purposive sampling and obtained a sample of 138 annual banking financial report data. The data analysis used is descriptive statistical analysis, the coefficient of determination and hypothesis testing, and mediation testing.

Based on the analysis, it is concluded that CAR does not affect ROA and LDR. NPL has a negative and significant effect on ROA and LDR. LDR cannot mediate the effect of CAR or NPL on ROA.

The suggestions that can be given are to increase the capital structure as an intervening variable and increase the research period so that the results obtained are more accurate.

Keywords : *Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio, Return on Assets*