

Analysis of the effect of Net Interest Margin (NIM), Loan to Deposit Ratio and Non Performing Loan (NPL) on Return On Asset (ROA) in the Conventional Commercial Bank sector on the Indonesia Stock Exchange

ABSTRACT

Banking is the center of the economy in all countries, especially Indonesia, which is in the process of development in all sectors. Broadly speaking, the main objective of banking is to support the implementation of national development in order to increase equity, economic growth and national stability in order to achieve people's welfare. In order to remain able to carry out the role of a bank, public trust in bank performance is needed. Where the health of the bank is the most important thing in the smooth running of its activities. This study aims to analyze the soundness level of conventional banks in 2015-2019. This research is a quantitative research, Simple Purposive. The data type of this research is descriptive, quantitative data type, the data source is secondary data. Getting the NIM results, NPL has a significant effect on ROA, LDR has no significant effect on ROA.

Keyword : Conventional Commercial Bank, Bank Health Level, Net Interest Margin , Loan To Desposit Ratio, Non Performing Loan, Return On Aset

ANALISIS PENGARUH *NET INTEREST MARGIN (NIM) LOAN TO DEPOSIT RATIO (LDR) DAN NON PERFORMING LOAN (NPL) TERHADAP RETURN ON ASSET (ROA) PADA SEKTOR BANK UMUM KONVENSIONAL DI BURSA EFEK INDONESIA (BEI)*

ABSTRAK

Perbankan menjadi pusat perekonomian di seluruh negara, terutama Negara Indonesia yang sedang dalam proses pembangunan di segala sektor. Secara garis besar tujuan utama perbankan yaitu menunjang pelaksanaan pembangunan nasional dalam rangka meningkatkan pemerataan, pertumbuhan ekonomi, dan stabilitas nasional agar tercapainya kesejahteraan rakyat. Agar tetap mampu menjalankan peran suatu bank, dibutuhkan kepercayaan masyarakat terhadap kinerja bank. Dimana kesehatan bank merupakan hal yang paling penting dalam kelancaran kegiatannya. Penelitian ini bertujuan untuk menganalisa tingkat kesehatan Bank Konvensional tahun 2015-2019. Penelitian ini merupakan penelitian kuantitatif, *Simple Purposive*. Adapun jenis data penelitian ini adalah deskriptif, jenis data kuantitatif, sumber data berupa data sekunder. Mendapatkan hasil NIM,NPL berpengaruh signifikan terhadap ROA, LDR tidak berpengaruh signifikan terhadap ROA.

Kata Kunci: Bank Umum Konvensional, Tingkat Kesehatan Bank, NIM (*Net Interest Margin*), LDR (*Loan To Deposit Ratio*), NPL (*Non Performing Loan*), ROA (*Return On Aset*).