

ANALISIS PENGARUH *LOAN TO DEPOSIT RATIO*, *NON PERFORMING*

***LOAN* DAN *NET INTEREST MARGIN* TERHADAP**

PROFITABILITAS BANK

Studi Kasus Pada Bank Konvensional Yang Tercatat di Bursa Efek

Indonesia Periode 2015-2019

SKRIPSI

Program Studi Akuntansi-Strata 1



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FAKULTAS EKONOMI DAN BISNIS

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2021

***ANALYST THE EFFECT OF LOAN TO DEPOSIT RATIO, NON
PERFORMING LOAN DAN NET INTEREST MARGIN TO THE
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***Study On Registered Conventional Banking Companies Listed On Indonesia
Stock Exchange In The Pperiod 2015-2019***



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THESIS

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Abstrak

Penelitian ini bertujuan untuk mengetahui besarnya pengaruh Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) dan Net Interest Margin (NIM) terhadap Profitabilitas Bank pada Bank Konvensional yang terdaftar Di Bursa Efek Indonesia Periode 2015-2019. Penelitian ini menggunakan data sekunder yang diperoleh melalui dokumen berupa laporan keuangan tahunan. Desain penelitian ini merupakan penelitian kausal dengan metode analisis regresi berganda. Hasil penelitian menunjukkan bahwa secara parsial Non Performing Loan (NPL) dan Net Interest Margin (NIM) berpengaruh terhadap Profitabilitas Bank, sedangkan Loan to Deposit Ratio (LDR) tidak terdapat pengaruh terhadap Profitabilitas Bank. Secara simultan, hasil penelitian ini menunjukkan bahwa Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) dan Net Interest Margin (NIM) terhadap Profitabilitas Bank.

Kata Kunci: LDR; NPL; NIM; PROFITABILITAS.



Abstract:

This Study aims to determine the magnitude of the influence of Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) and Net Interest Margin (NIM) in the Bank Profitability. The population in this study is the object of conventional banking companies that listed on Indonesia Stock in the period 2015-2019 . The method that used in this study is multiple regression analyst. Based on the partial hypothesis test in this study indicates that the variable Non Performing Loan (NPL) dan Net Interest Margin (NIM) has significant effect to the Bank Profitability, and variable Loan to Deposit Ratio (LDR) has no significant effect to Bank Profitability. Based on simultaneous test note that Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) and Net Interest Margin (NIM) has simultaneous effect to the Bank Profitability.

Keywords: LDR; NPL; NIM; Bank Profitability.

