

ABSTRAK

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Pengaruh *Loan to Deposit Ratio* (LDR), *Loan to Asset Ratio* (LAR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) terhadap *Return On Asset* (ROA) dan Ditinjau dari Sudut Pandang Islam

Uraian Abstrak

Penelitian ini bertujuan untuk menguji *Loan to Deposit Ratio* (LDR), *Loan to Asset Ratio* (LAR), *Capital Adequacy Ratio* (CAR), dan *Net Interest Margin* (NIM) terhadap *Return On Asset* (ROA) secara parsial maupun simultan. Metode penelitian yang digunakan adalah metode penelitian kuantitatif dan menggunakan data sekunder yaitu perusahaan pada kategori Perbankan Swasta yang tercatat di Bursa Efek Indonesia. Sampel yang digunakan sebanyak 31 perusahaan dengan periode tahun 2013-2017 melalui metode *purposive sampling*. Metode analisis yang digunakan adalah data panel menggunakan aplikasi *Eviews 9*. Hasil penelitian ini menunjukkan bahwa secara parsial LDR memiliki pengaruh positif dan tidak signifikan terhadap ROA. LAR memiliki pengaruh negatif dan tidak signifikan. Variabel CAR berpengaruh negatif dan signifikan terhadap ROA. Variabel NIM memiliki pengaruh positif yang signifikan terhadap ROA dan secara simultan LDR, LAR, CAR, dan NIM berpengaruh signifikan terhadap *Return On Asset*. Serta Secara Keseluruhan dalam perspektif Islam bahwa *Loan to Deposit Ratio*, *Loan to Asset Ratio*, *Capital Adequacy Ratio*, dan *Net Interest Margin* terhadap *Return On Asset* sudah memenuhi syariat Islam secara menyeluruh dalam setiap variabel yang mendukung sebagaimana yang tertuang dalam Al-Qur'an dan Hadits.

Kata kunci: *Loan to Deposit Ratio*, *Loan to Asset Ratio*, *Capital Adequacy Ratio*, *Net Interest Margin*, *Return on Asset*.

ABSTRACT

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The Effect Of Loan to Deposit Ratio (LDR), Loan to Asset Ratio (LAR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) on Return On Asset (ROA) and Reviewed by the Viewpoint of Islam

Abstract Description

This research aims to examine Loan to Deposit Ratio (LDR), Loan to Asset Ratio (LAR), Capital Adequacy Ratio (CAR), and Net Interest Margin (NIM) towards Return on Asset (ROA) in partial and simultaneous way. The research used quantitative method and secondary data which is an enterprise included in a non-state bank that has been registered in Indonesian Stock Exchange. The purposive sampling method is used in this research and consists of 31 companies in 2013-2017 periods. The analysis method of this research is panel data using Eviews 9 application. The result of this research shows that LDR has positive and no significant effect to ROA in partial ways. LAR has negative and no significant effect to ROA. CAR variable has significant positif effect to ROA. NIM variable has significant positif effect to ROA. Also, LDR, LAR, CAR, and NIM affect to Return on Asset simultaneously. Based on all Islamic perspectives, it can be said that Loan to Deposit Ratio, Loan to Asset Ratio, Capital Adequacy Ratio, and Net Interest Margintowards Return on Asset have qualified on Islamic law in every variable as written in Qur'an and Hadith.

Keywords: Loan to Deposit Ratio, Loan to Asset Ratio, Capital Adequacy Ratio, and Net Interest Margin towards Return on Asset