

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh capital adequacy ratio , loan to deposit ratio dan non performing loan terhadap return on assets pada sektor perbankan di Bursa Efek Indonesia dalam 4 tahun pengamatan(2012-2015). Populasi yang digunakan dalam penelitian ini adalah 25 perusahaan perbankan serta teknik pengambilan sampelnya adalah teknik purposive sampling. Berdasarkan hasil analisis regresi linier berganda maka dapat disimpulkan Capital adequacy ratio berpengaruh positif dan tidak signifikan terhadap return on assets, Loan to deposit ratio berpengaruh positif signifikan terhadap return on assets, Non performing loan berpengaruh negatif dan signifikan terhadap return on assets.

Kata kunci: Capital Adequacy Ratio , Loan To Deposit Ratio, Non Performing Loan, dan Return On Assets

ABSTRACT

This study aims to determine the effect of capital adequacy ratio, loan to deposit ratio and non- performing loans to the return on assets in the banking sector in Indonesia Stock Exchange within 4 years of observation(2012-2015). The population used in this study were 25 banking companies as well as sample collection technique is purposive sampling technique. Based on the results of multiple linear regression analysis it can be concluded Capital adequacy ratio and no significant positive effect on return on assets, Loan to deposit ratio and no significant positive effect on return on assets, Non-performing loans and a significant negative impact on the return on assets.

Keywords: Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan, and Return On Assets