

## ABSTRACT

*This research aims to analyze the effect of Return on Assets, return on Equity, and Net Interest Margin on Non Performing Loans. The population in this study is a finance company listed on the Stock Exchange in 2014-2018. The sample was determined by a purposive sampling method so as many as 12 samples were obtained. The data used are secondary data obtained from the IDX gallery. The Analysis technique used Ordinary Least Square Regression (OLS), statistical t-test and assumption test that includes a test normality test, multicollinearity test, heteroskedastisitas test, autocorrelation test.*

*The results of this study indicate that partially (1) Return on Assets have a significant influence on Non Performing Loans, (2) Return on Equity have a significant influence on Non Performing Loan, while (3) Net Interest Margin has an insignificant effect on Non Performing Loans.*

**Keywords:** *Return On Assets, Return On Equity, Net Interest Margin, Non Performing Loans*



## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Return on Asset*, *Return on Equity*, dan *Net Interest Margin* terhadap *Non Performing Loan*. Penelitian ini juga menggunakan *firm size* sebagai variabel kontrol. Populasi dalam penelitian ini merupakan perusahaan pembiayaan yang terdaftar di BEI tahun 2014-2018. Sampel ditentukan dengan metode *purposive sampling* sehingga diperoleh sebanyak 12 sampel. Data yang digunakan adalah data sekunder yang diperoleh dari galeri BEI. Teknik analisis yang digunakan adalah Ordinary Least Square Regression (OLS), uji statistik t, dan uji asumsi klasik yang meliputi uji normalitas, uji multikolinearitas, uji heterokedastisitas, dan uji autokorelasi.

Hasil penelitian ini menunjukkan bahwa secara parsial (1) Return on Assets memiliki pengaruh secara signifikan terhadap Non Performing Loan, (2) Return on Equity memiliki pengaruh secara signifikan terhadap Non Performing Loan, sedangkan (3) Net Interest Margin memiliki pengaruh yang tidak signifikan terhadap Non Performing Loan.

**Kata kunci:** Return On Asset, Return On Equity, Net Interest Margin, *Non Performing Loan*

