

ABSTRACT

This research aim to analyze: (1) The influence of Non Performing Loan (NPL) to Return on Asset (ROA) (2) The influence of Loan to Deposit Ratio to Return on Asset (ROA) (3) the influence of Fee Based Income (FBI) to Return on Asset (ROA). The sample of this research is banking sector in 2010-2014 by using purposive sampling method. There are 11banks fulfilling all criteria as this research sample. This research used multiple regression analysis and the analysis methode.

The study results show that (1) Simultaneous effect of Non Performing Loan (NPL), Loan to Deposit (LDR), and Fee Based Income (FBI) wa significant toward Return on Asset (ROA) and .(2) Partially, Non Performing Loan (NPL) show negative and significant effect on Return On Asset (ROA), Loan to Deposit Ratio (LDR) show a positif and significant effect on ROA, while Fee Based Income (FBI) as an independent variable had nosignificant effect on ROA.

Keywords: Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Fee Based Income (FBI), Return on Asset (ROA).



ABSTRAK

Penelitian ini bertujuan untuk menganalisa : (1)Pengaruh *Non Performing Loan* (NPL) terhadap *Return on Asset* (ROA); (2)Pengaruh *Loan to Deposit Ratio* (LDR) terhadap *Return on Asset* (ROA); (3) Pengaruh *Fee Based Income*(FBI) terhadap *Return on Asset* (ROA). Sampel penelitian ini adalah perusahaan sektor perbankan periode tahun 2010-2014 dengan menggunakan *purposive sampling*. Ada 11 perusahaan yang memenuhi semua kriteria pada penelitian ini. Penelitian ini menggunakan analisa regresi berganda.

Hasil penelitian menunjukkan bahwa; (1)ada pengaruh signifikan secara simultan dari *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan *Fee Based Income* (FBI) terhadap *Return on Asset* (ROA); (2)secara parsial, *Non Performing Loan* (NPL) berpengaruh secara negatif dan signifikan terhadap *Return on Asset* (ROA), *Load to Deposit Ratio* (LDR) berpengaruh secara positif dan signifikan terhadap *Return on Asset* (ROA), sedangkan *Fee Based Income* (FBI) sebagai variabel independen tidak berpengaruh secara signifikan terhadap *Return on Asset* (ROA).

Kata kunci : *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Fee Based Income* (FBI) , dan *Return on Asset* (ROA).

UNIVERSITAS
MERCU BUANA