

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *return on asset*, *capital adequacy ratio*, biaya operasional pendapatan operasional, *Non-performing loan* dan *bank size* terhadap *loan to deposit ratio* pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode tahun 2017-2019.

Metode pengambilan sampel yang digunakan dalam penelitian ini adalah *purposive sampling*. Sampel dalam penelitian ini berjumlah 100 perusahaan pada periode 2017-2019, sedangkan selanjutnya beberapa sampel setelah dinormalkan menjadi 87 observasi data. Jenis data yang digunakan adalah data sekunder. Teknik analisis data yang digunakan adalah analisis regresi linier berganda.

Hasil pengujian menunjukkan bahwa *Return on asset* berpengaruh negatif tidak signifikan terhadap *loan to deposit ratio* (LDR). *Capital adequacy ratio* berpengaruh positif signifikan terhadap *loan to deposit ratio* (LDR). Biaya operasional pendapatan operasional berpengaruh negatif tidak signifikan terhadap *loan to deposit ratio* (LDR). *Non-performing loan* berpengaruh negatif signifikan terhadap *loan to deposit ratio* (LDR). *Bank size* berpengaruh negatif tidak signifikan terhadap *loan to deposit ratio* (LDR).

Kata kunci: *return on asset*, *capital adequacy ratio*, biaya operasional pendapatan operasional, *Non-performing loan*, *bank size* dan *loan to deposit ratio*

ABSTRACT

This study aims to analyze the effect of return on assets, capital adequacy ratio, operating expenses, non-performing loans and bank size on the loan to deposit ratio of banking companies listed on the Indonesia Stock Exchange for the period 2017-2019.

The sampling method used in this study was purposive sampling. The sample in this study amounted to 100 companies in the 2017-2019 period, while then some samples after being normalized became 87 data observations. The type of data used is secondary data. The data analysis technique used is multiple linear regression analysis.

The test results show that the return on assets has a negative and insignificant effect on the loan to deposit ratio (LDR). The capital adequacy ratio has a significant positive effect on the loan to deposit ratio (LDR). Operating costs operating income has a negative and insignificant effect on the loan to deposit ratio (LDR). Non-performing loans have a significant negative effect on the loan to deposit ratio (LDR). Bank size has no significant negative effect on the loan to deposit ratio (LDR).

Keywords: return on assets, capital adequacy ratio, operating income operating costs, non-performing loans, bank size and loan to deposit ratio