

**PENGARUH *NON PERFORMING LOAN*, *NET INTEREST MARGIN* DAN
LOAN TO DEPOSIT RATIO TERHADAP PROFITABILITAS
(Studi Empiris Pada Sektor Perbankan Yang Terdaftar Di Bursa Efek Indonesia
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ABSTRAK

Profitabilitas adalah kemampuan suatu bank untuk memperoleh keuntungan dalam jangka waktu tertentu. Tingkat fluktuasi profitabilitas bank akan mempengaruhi kepercayaan masyarakat serta perkembangan perbankan itu sendiri. Profitabilitas bank dipengaruhi oleh beberapa aspek termasuk faktor-faktor seperti risiko kredit, risiko pasar, likuiditas, kecukupan modal dan efisiensi operasional. Demi hadapi persaingan di industri perbankan dan mempertahankan kepercayaan dan memenuhi kebutuhan masyarakat di era global, setiap bank harus menjaga tingkat kesehatannya, terutama profitabilitasnya. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh *non performing loan*, *net interest margin* dan *loan to deposit ratio* terhadap profitabilitas sektor perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2017-2019. Teknik pengambilan sampel yang digunakan adalah *purposive sampling*, dan didapatkan sebanyak 20 sampel perusahaan perbankan. Teknik analisis data dilakukan dengan analisis linear berganda dengan bantuan SPSS 21 *for windows*. Hasil penelitian menunjukkan variabel *non performing loan* memiliki pengaruh negatif terhadap profitabilitas yang diukur dengan *Return On Asset* (ROA). Sementara itu *net interest margin* dan *loan to deposit ratio* memiliki pengaruh positif terhadap profitabilitas yang diukur dengan *Return On Asset* (ROA).

Kata Kunci : *non performing loan*, *net interest margin*, *loan to deposit ratio*, Profitabilitas, *Return On Asset*.

**THE EFFECT OF NON PERFORMING LOAN, NET INTEREST MARGIN AND
LOAN TO DEPOSIT RATIO ON PROFITABILITY**
*(Empirical Study on the Banking Sector Listed on the Indonesia Stock Exchange
2017-2019)*

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ABSTRACT

Profitability is the ability of a bank to make profits within a certain period of time. The level of fluctuation in bank profitability will affect public confidence and the development of banking itself. Bank profitability is influenced by several aspects including factors such as credit risk, market risk, liquidity, capital adequacy and operational efficiency. In order to face competition in the banking industry and to maintain trust and fulfill the needs of society in the global era, every bank must maintain a healthy level, especially profitability. The test of this study is to determine the effect of non-performing loans, net interest margins and loan to deposit ratios on the profitability of the banking sector listed on the Indonesia Stock Exchange (BEI) in 2017-2019. The sampling technique used was purposive sampling, and obtained as many as 20 samples of banking companies. The data analysis technique was done by using multiple linear analysis with the help of SPSS 21 for windows. The results showed that the non-performing loan variable had a negative effect on profitability as measured by Return On Assets (ROA). Meanwhile, net interest margin and loan to deposit ratio have a positive effect on profitability as measured by Return On Assets (ROA).

Keywords: non performing loan, net interest margin, loan to deposit ratio, profitability, return on assets.