

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Likuiditas yang diproksi *loan to deposit ratio* (LDR) dan *investing policy ratio* (IPR). Kualitas Aset diproksi *non performing loan* (NPL) dan aktiva produktif bermasalah (APB). Sensitivitas diproksi dengan *interest rate risk* (IRR) terhadap ROA.

Jenis penelitian ini merupakan jenis penelitian kuantitatif. Populasi yang digunakan dalam penelitian ini yaitu Bank Umum Swasta Nasional (BUSN) Devisa *Go Public* yang terdaftar di BEI periode 2016 – 2020 yang diperoleh dari Galeri Investasi Bursa Efek Indonesia di Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya dan melalui website BEI [www.idx.co.id](http://www.idx.co.id). Pengambilan sampel pada penelitian ini diperoleh dengan menggunakan metode *purposive sampling* merupakan sampel yang secara tidak acak yang informasinya diperoleh dengan menggunakan pertimbangan tertentu. Berdasarkan jumlah sampel yang telah didapatkan yaitu sebanyak 110 sampel. Metode analisis yang digunakan dalam penelitian ini adalah analisis regresi linier berganda dengan menggunakan program SPSS versi 23.

Hasil dari penelitian ini menunjukkan bahwa *Loan To Deposit Ratio* (LDR) berpengaruh positif terhadap *return on asset* mengindikasikan bahwa hipotesis pertama dapat diterima. *Investing Policy Ratio* (IPR) berpengaruh positif terhadap *return on asset* mengindikasikan bahwa hipotesis kedua dapat diterima. *Non Performing Loan* (NPL) berpengaruh positif terhadap *return on asset* mengindikasikan bahwa hipotesis ketiga dapat ditolak. Aktiva produktif bermasalah (APB) memiliki pengaruh positif terhadap *return on asset* mengindikasikan bahwa hipotesis keempat dapat ditolak. *Interest Rate Risk* (IRR) memiliki pengaruh positif terhadap *return on asset* mengindikasikan bahwa hipotesis kelima dapat diterima

**Kata Kunci:** *Loan To Deposit Ratio, Investing Policy Ratio, Non Performing Loan, Aktiva Produktif Bermasalah, Non Performing Loan, Return On Asset.*

## ABSTRACT

*This research aimed to examine the effect of liquidity as a proxy with the loan to deposit ratio (LDR) and investing policy ratio (IPR). Assets quality was proxy with the nonperforming loan (NPL) and troubled productive assets (APB). Furthermore, the sensitivity was proxy with interest rate risk (IRR) on the ROA.*

*This research was quantitative. Furthermore, the research population used National Commercial Private Bank (BUSN) Go Public Devisa listed on IDX in the 2016-2020 periods obtained by the Investment gallery of The Indonesia Stock Exchange at School of Economics (STIESIA) Surabaya and through the official website of IDX at [www.IDX.co.id](http://www.IDX.co.id). The research sample collection used purposive sampling i.e., a sample collection taken with determining criteria. By the number of samples, it obtained 110 samples. Moreover, the research analysis method used multiple linear regressions analysis with SPSS program 23 version.*

*The research result showed that Loan To Deposit Ratio (LDR) had a positive effect on the return on assets, it indicated that the first hypothesis was acceptable. Investing Policy Ratio (IPR) had a positive effect on the return on assets, it indicated that the second hypothesis was acceptable. Non-Performing Loan (NPL) had a positive effect on the return on assets, it indicated that the third hypothesis was declined. Moreover, troubled productive assets (APB) had a positive effect on the return on assets, which indicated that the fourth hypothesis was declined. Interest Rate Risk (IRR) had a positive effect on the return on assets, indicating that the fifth hypothesis was acceptable.*

**Keywords:** *Loan to Deposit Ratio, Investing Policy Ratio, Non-Performing*



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