E-ISSN : 2598-6074, P-ISSN : 2598-2885
Available online at:
http://ejournal.itbwigalumajang.ac.id/index.php/asset

THE INFLUENCE OF LOAN TO DEPOSIT RATIO AND NON PERFORMANCE LOAN ON THE PERFORMANCE OF CONVENTIONAL NATIONAL PRIVATE BANKS

Sochib [1], Neny Tri Indrianasari [2], M. Rijalus Sholihin [3]

Department of Accounting, Institut Teknologi dan Bisnis Widya Gama Lumajang, Indonesia[123]

Corresponding Author: sochib.ak@gmail.com[1], indriana85@gmail.com[2], muhammadrijalus@gmail.com[3]

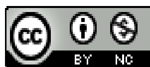
ARTICLE INFO

Date of entry:
20 Desember 2022
Revision Date:
12 January 2023
Date Received:
20 January 2023

ABSTRACT

Bank management has a profit target that must be achieved in each period to improve its financial performance. The bank's financial performance can be achieved by increasing the provision of credit to debtors and monitoring debtor collectibility so that there are no delays in payments so that profit targets can be achieved. These two activities are expected to boost the bank's financial performance and provide prosperity to shareholders. This research was conducted with the aim of examining the effect of Loan to Deposit Ratio (LDR) and Non-Performance Loans (NPL) on financial performance by proxy Return on Assets (ROA). The research population is conventional national private commercial banks listed on the Indonesia Stock Exchange for the 2018-2021 period of 43 commercial bank entities. With the purposive sampling method, 16 entities were observed over four periods so that 64 observations were obtained. This study uses a linear regression analysis technique with the independent variables Loan to Deposit Ratio and Non-Performance Loans as independent variables and financial performance variables as the dependent variable. The results of this study indicate that the Loan to Deposit Ratio (LDR) has a significant effect on financial performance (ROA), while Non-Performance Loans (NPL) have no effect on financial performance.

Keywords: LDR, NPL, ROA



Cite this as: Sochib, S., Indrianasari, N. T., & Sholihin, M. R. (2023). The Influence of Loan to Deposit Ratio and Non Performance Loan On the Performance of Conventional National Private Banks. *Assets : Jurnal Ilmiah Ilmu Akuntansi, Keuangan Dan Pajak, 7*(1). https://doi.org/10.30741/assets.v7i1.917

INTRODUCTION

Every managed business is always assessed to see how much progress has been achieved. Assessment of what is achieved in business activities into performance. Performance is the achievement of objectives for certain activities as measured by standards (Sochib, 2016). Requires a measure to be able to see the progress that has been achieved. The performance of a business is the result of management actions taken to achieve goals. Banking business entities operate to earn profits in each period. Profit is the main concern in business operations which is a measure of success on a financial basis. Financial performance determines the size that can measure the company's success in generating profits (Sucipto, 2003). Because the profits earned by public companies are to

increase the welfare of company owners as shareholders. The capital market is expected to respond and bring in new investors who are willing to invest in the company.

In addition to targeting optimal profit achievement, bank management also considers the banking function as a financial intermediary institution. The function of banking intermediation is to collect and distribute public funds. This source of funds from the community is often referred to as Third Party Funds. Collection of funds and distribution of funds to generate optimal profit as the expected bank's financial performance. Banking profits are obtained from lending to business sectors that need the funds collected. Funds collected from the community are managed and distributed to credit that can generate profits. Profit is the main focus of business in banking. Profits can also be called profitability, meaning the bank's ability to obtain returns on assets owned. By channeling credit to debtors it contains income in the form of interest income. The main focus of the banking business is to increase profits by increasing lending. Lending also takes into account the bank's liquidity capacity to pay its short-term obligations. Credit distribution is balanced with the management of debtor collectibility which can change at any time. This collectibility is counter-productive to the bank's efforts to optimize profits. If the collectibility of debtors is high, it means that there are debtors who fail to pay. This collectibility will burden the bank and will reduce the bank's income that has been obtained. Bank profits will improve the bank's financial performance but debtor collectibility will reduce its performance. There is a relationship between profit-generating lending and the collectibility of debtors. The bank's financial performance will be influenced by credit distribution and debtor collectibility levels.

Previously, several studies have been carried out on banking financial performance with mixed results. Some of the results of research on the factors that affect the financial performance of national private commercial banks proxied Return on Assets (ROA). In general, the company's performance is a manifestation of management performance and earnings are interpreted as a measure of effectiveness and efficiency in managing the resources entrusted to management (Suwardjono, 2005). In measuring the effectiveness of the company to earn profits, it is necessary to measure using profitability. The profitability ratio is a ratio to assess the company's ability to earn profits. The profitability ratio that measures financial performance is Return On Assets (ROA). The information used to measure financial performance is financial information, namely profit before tax information (Sochib, 2016). Irham Fahmi (2019) explains Return On Assets (ROA) is a ratio that can assess how much investment potential that has been invested can provide expected profit returns. ROA is used to measure a bank's ability to make a profit compared to its total assets so that the calculation of Return On Assets (ROA) is with the formula: Return On Assets = (Profit before tax)/(Total Assets) x 100%.

he Loan to Deposit Ratio (LDR) is related to how big the role of the bank is in carrying out its function as an intermediary institution. Banking institutions collect funds from surplus units, namely people who have excess funds, and banks make distributions to deficit units, namely people who need funds. The role of banks in carrying out the fund intermediation function is measured by the Loan to Deposit Ratio (LDR). Ali (2004) explained that the Loan to Deposit Ratio (LDR) is a comparison between the amount of loans provided by banks and the amount of public funds that have been successfully collected. By channeling these funds, it is hoped that the bank will obtain net income or profit from the difference between the interest received from the debtor and the interest paid to the customer. The size of the bank's Loan to Deposit Ratio (LDR) will affect the bank's financial performance. A standard LDR will encourage better bank performance so as to increase public trust.

In general, it can be said that a bank is liquid when the bank's management is able to pay all of its short-term obligations to depositors from time to time, and is able to fulfill all of the disbursement of credit facilities that must be met, and all of its operational costs. The target limit for the Loan to Deposit Ratio (LDR) is 94% in terms of meeting the Non-Performing Loan (NPL) ratio of total gross

loans of less than 5% (Bank Indonesia, 2015). Loan to deposit ratio is also a tool used to see bank liquidity. This ratio measures the composition of the amount of credit extended compared to the amount of third party funds collected by the bank. LDR states how far the bank's ability to pay back the withdrawal of funds made by depositors by relying on the credit provided as a source of liquidity. The formula for calculating the Loan to Deposit Ratio (LDR) according to PBI provisions no. 17/11/PBI/2015 article 7 paragraph 26 (Bank Indonesia, 2015). Loan to Deposit Ratio = (Loans Provided)/(Total Third Party Funds) x 100%

Any credit extended to debtors must be mitigated by risk mitigation to reduce potentially detrimental consequences for the bank as the creditor. Planning and monitoring of credit to prevent default on the part of the debtor. If there is a default in paying the principal or interest, it can become a loan in the Non-Performance Loan (NPL) category. NPL is a ratio that shows the ability of bank management to manage non-performing loans due to debtors who fail to pay. According to Bank Indonesia, the ratio of non-performing loans or the ratio of gross non-performing financing is less than 5% (Bank Indonesia, 2015). Based on Bank Indonesia regulations, the collectibility of loans extended to debtors can be classified into current, special mention, substandard, doubtful and loss groups. Non-Performance Loans (NPL) are loans that fall into the category of substandard, doubtful and loss. The ratio of non-performing loans to total loans, hereinafter referred to as the ratio of NPL to total loans listed in PBI Number 17/11/PBI/2015, is the ratio between the total number of quality loans that are substandard, doubtful, and loss, to total loans (Bank Indonesia, 2015). Non Performance Loans = (Total Loans with Problems)/(Total Credits) x 100%

Research conducted by Harun (2016), Sinung, Wardiningsih, & Wibowo (2016), Halimah & Komariah (2017) states that the Loan to Deposit Ratio (LDR) has a significant effect on financial performance (ROA), while other studies such as Ovami (2017), Permatasari, Rahadian, & Yunita (2017), Pinasti & Mustikawati (2018), Setyowati & Budiwinart(2017), Jihan Aprilia & Siti Ragil Handayani (2018), and Martini (2022) state that loans to Deposit Ratio (LDR) has no effect on the financial performance of conventional private commercial banks proxied by ROA. Likewise, research on Non-Performance Loans (NPL) provides different results, such as research conducted by Djumahir & Ratnawati (2013), Ni Made Inten Uthami Putri Warsa (2016), Permatasari et al. (2017), Setyowati & Budiwinart (2017), Martini (2022) which results that Non-Performance Loans (NPL) have a significant effect on ROA. Meanwhile the same research was conducted by Harun (2016), Sinung et al. (2016), Ovami (2017), Pinasti & Mustikawati (2018), Jihan Aprilia & Siti Ragil Handayani (2018) state that Non-Performance Loans (NPL) have no effect on ROA

Many factors can affect financial performance as measured by Return On Assets (ROA). This study formulates a research problem whether lending to debtors and debtor collectibility can affect the financial performance of conventional national private commercial banks? The research question is whether giving credit to customers can affect financial performance? And can Non-Performance Loans affect financial performance? The research question raises the desire of the research objective, namely to prove the effect of lending and debtor collectibility on financial performance. The purpose of this study is to prove the effect of Loan to Deposit Ratio and Non-Performance Loans on financial performance as a proxy for Return on Assets (ROA).

METHODS

This study uses a quantitative research method because the research data consists of numbers and the analysis uses statistics (Sugiyono, 2019). The objects of his research include Loan to Deposit Ratio (LDR), Non-Performance Loans (NPL), and Financial Performance as measured by Return on Assets (ROA). The research was conducted on conventional national private commercial bank companies listed on the Indonesia Stock Exchange for the 2018-2021 period. This type of research data is secondary data obtained in the publications of the Indonesian Stock Exchange (IDX).

Secondary data related to research can be in the form of evidence and historical company data that have been compiled in published and unpublished archives or documentary data by the company. According to Akhmad (2019) secondary data is data that is published and utilized by institutions that are not its processors. The source of the data used in this study is the company's internal data in the form of annual financial statements of conventional national commercial banks. The banking annual financial data that has been registered and published on the website of the Indonesia Stock Exchange (IDX) for the 2018-2021 period (www.idx.co.id).

The population is a generalization area which includes objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2015). The population in this study are national commercial banks that go public and are listed on the Indonesia Stock Exchange (IDX) which have published internal company data in the form of financial reports for 2018-2021. The sample is part of the number and characteristics possessed by the population. The sampling technique is a sampling echnique that will be used in research (Sugiyono, 2015). The sampling technique in this study used a purposive sampling method in order to obtain a representative research sample. Purposive sampling is the method used in sampling with certain considerations carried out by researchers (Akhmad, 2019).

Sampling using the following sample criteria: Conventional National Private Commercial Bank entities listed on the Indonesia Stock Exchange in the 2018-2021 period, issuing complete annual reports in the year of research, publishing the financial ratios used in this study and companies obtaining earnings during the study period. Based on the sample selection criteria, a sample of 16 conventional national private commercial banks was obtained which were observed for 4 years. The total number of observations on the research sample is 64.

In this study, there are 3 variables to be tested, including: Independent variables that influence or cause changes in the dependent variable, namely Loan to Deposit Ratio (LDR) and Non-Performance Loans (NPL). The dependent variable that is affected or is the result of the independent variable is Financial Performance proxied by Return On Assets (ROA).

Data analysis is an activity after the data is collected, namely grouping data based on variables, tabulating data, presenting data, performing calculations to answer the problem formulation, testing the hypotheses that have been proposed (Sugiyono, 2019). The data analysis technique uses multiple linear regression analysis with several classical assumptions to find out that the multiple linear regression model meets the requirements to produce an estimated value that is the Best Linear Unbiased Estimator (BLUE). There are several classic assumptions that must be met in multiple regression analysis research (Yamin, 2009). The classic assumptions are: Normality of residual, Independence of residual, autocorrelation and Multicollinearity.

Descriptive statistical analysis is needed to explain or describe something related to collecting, summarizing data and presenting the results of summarizing research data (Gunawan, 2020). Testing the Significance of the Regression Coefficient to measure the direct effect of the independent variable on the dependent variable, the measurement of which uses the p-value on the t test. The t test is used to partially test the significance of the regression coefficient of the independent variable (Ghozali, 2016). Analysis of the Coefficient of Determination (R2) is used to measure how far the model's ability to explain a variation of the dependent variable. The coefficient of determination is between 0 and 1. A value that is close to 1 means that the independent variable provides almost all the information needed to predict the dependent variable. The small R2 value means that the ability of the independent variable to explain the dependent variable is very limited (Rahmania, 2020).

Hypothesis testing aims to determine the effect of the independent variables on the dependent variable of a research object. Testing this hypothesis is an important part of a study so that the research produces statements that are sought for answers. Hypothesis testing by using the results of

E-ISSN : 2598-6074, P-ISSN : 2598-2885
Available online at:
http://ejournal.itbwigalumajang.ac.id/index.php/asset

the t test. t test or partial test in research that uses a linear regression approach. The t test is a test that is used to test the significance of the effect that occurs between the independent variables on the dependent variable of the study (Rahmania, 2020).

RESULTS AND DISCUSSION

The classical assumption test in this study resulted in a normality test using the one sample Kolmogorov Smirnov test statistical approach with an Asymp Sig value in Unstandardized Residual of 0.090 > 0.050. This value indicates that the research data is normally distributed. In the autocorrelation test using the detection value du < dw < 4-du produces a value of 1.6601 < 1.934 < 2.3399 which indicates a DW value between -2 to +2 which means that there is no autocorrelation Santoso (2015) which means that the linear regression model is free of autocorrelation. While the multicollinearity test is to ensure that there is a perfect linear relationship between several independent variables from the regression model. The technique that can be used for multicollinearity is by using the Variance Inflation Factor (VIF) with the VIF indicator <10, meaning that multicollinearity does not occur. The results of the collinearity statistics test show that the LDR and NPL values are 0.996 <10, meaning that they are free from multicollinearity. The heteroscedasticity test shows that there is no specific pattern on the scatterplot graph, which means that there is no heteroscedasticity.

By using descriptive statistical analysis analyzed using SPSS, an overview of the variables Loan to Deposit Ratio (LDR), Non-Performance Loans (NPL) and Financial Performance is proxied by Return on Assets (ROA). Table 1 below shows the results of descriptive statistical analysis using the SPSS program.
Table 1 Descriptive Statistics

Descriptive statistics					
	N	Minimum	Maximum	Mean	Std. Dev
LAG_LNLDR	63	0,32	2,90	1,7402	0,33734
LAG_LNNPL	63	-5,35	3,09	0,2665	0,98628
LAG_LNROA	63	-1,98	2,49	-0,0194	0,84752

Based on descriptive statistical tests, the Loan to Deposit Ratio (LDR) variable has an average value of 1.74 with a standard deviation of 0.33. The minimum value is 0.32 and the maximum value is 2.90. The standard deviation value is close to 0, indicating that the distribution of the research data is close to the average and more homogeneous. The Non-Performance Loan (NPL) variable has an average value of 0.26 with a standard deviation of 0.98, the two values of which are different. The minimum value is -5.35 and the maximum value is 3.09. The standard deviation value is close to number 1. This shows that the research data is distributed close to the average. The Financial Performance variable proxied by ROA has an average value of -0.01% with a Standard Deviation or standard deviation of 0.84, the two values of which are different. The minimum value is -1.98 and the maximum value is 2.49. The standard deviation value is close to number 1. This shows that the research data is distributed close to the average.

Testing the Significance of the Regression Coefficient
Empirical proof of the hypothesis in linear regression using the regression coefficient significance test for all hypothesized variables. Measurement of significance with reference to the p-value on the t test. The t test is used to partially test the significance of the regression coefficient of the independent variable (Ghozali, 2016). Table 2 follows the results of the regression coefficient significance test:

Table 2 Testing the Significance of the Regression Coefficient

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,979	0,571	-	-3,467	0,001
	LAG_LNLDR	1,157	0,330	0,461	3,503	0,001
	LAG_LNNPL	-0,205	0,113	-0,239	-1,817	0,074

Dependen Variable : KINERJA KEUANGAN

Based on the coefficients table, the p value of LDR with a sig value of 0.00 <0.05 means that the Loan to Deposit Ratio (LDR) variable has a significant effect on financial performance as a proxy for Return on Assets (ROA). Meanwhile, Non-Performance Loans (NPL) have a p value with a sig value of 0.07 > 0.05, which means that the NPL variable has no effect on financial performance or ROA.

Based on the results of the analysis of the t test, it turns out that the Loan to Deposit Ratio (LDR) variable has a significant effect on financial performance as measured by Return on Assets (ROA). The p value in the LDR regression on ROA obtained a p value of 0.00 below the significance value of 0.05. These results indicate that there is sufficient empirical evidence to accept the hypothesis that there is an effect of LDR on ROA. The relationship between LDR and ROA indicates that the higher the LDR, the greater the contribution to ROA, which means that an increase in LDR contributes to the company's profit. Meanwhile, the Non-Performance Loan (NPL) variable has no effect on financial performance as measured by Return on Assets (ROA). The p value in the NPL regression on ROA obtained a p value of 0.07 above the significance value of 0.05. These results indicate that there is sufficient empirical evidence to reject the hypothesis which states that there is an effect of NPL on ROA. The high NPL relationship does not sufficiently affect the company's financial performance.

Discussion _

Influence of Loan to Deposit Ratio on Financial Performance

Based on the results of the analysis of the effect of the Loan to Deposit Ratio (LDR) on financial performance as a proxy for ROA, it is evident that the Loan to Deposit Ratio (LDR) has a significant effect on financial performance. Thus the research hypothesis which states that the higher the Loan to Deposit Ratio (LDR) will encourage the company's financial performance to be good is sufficiently proven to be accepted. These results indicate that LDR is able to explain the financial performance of conventional national private commercial banks listed on the Indonesia Stock Exchange 2018-2021. The results of the analysis inform that the LDR variable is more reflected by the credit given to debtors and is able to explain variations in changes in financial performance that are proxied by ROA. Empirical facts during the 2018-2021 period inform that the value of credit given to debtors shows an average LDR ratio of 80.17% with a standard deviation of 23.40%. The standard deviation of 23.40% indicates that credit given to debtors varies with a significant change from the average LDR. There is a minimum lending to debtors with an LDR ratio of 12.35% and a maximum with an LDR ratio of 163.06% of the collected Third Party Funds.

The empirical facts of lending are still below the LDR provisions, namely as much as 44.31% and those that exceed the LDR provisions as much as 23.44% and those that meet the OJK LDR provisions are as much as 31.25% from observations. The composition of these loans was able to boost bank profits in the 2018-2021 period. In conditions where the real sector is weakening, commercial banks with good fundamentals can still benefit from positive spreads, and commercial banks with poor fundamentals will suffer losses with negative spreads. Healthy Loan to Deposit Ratio provisions in general range from 78% -92%. However, with certain requirements the

maximum LDR limit is relaxed to 94%, that is, if the gross NPL (Non Performing Loan) requirement is met and the MSME NPL is below 5%.

Loan to Deposit Ratio (LDR) of a bank is considered in making business decisions. Loan to Deposit Ratio shows the bank's ability to channel third party funds to debtors. Banks that distribute their funds in accordance with the criteria provided by the Financial Services Authority may obtain sufficient profits. However, the Loan to Deposit Ratio is also a measure of a bank's liquidity level which will guarantee that the bank is able to serve the withdrawal of customer and debtor funds (Sochib & M Rijalus Sholihin, 2022). The results of this study provide the same results as research conducted by Sinung et al. (2016), (Harun, 2016) which states that the Loan to Deposit Ratio (LDR) has a significant effect on profitability proxied by Return on Assets (ROA).

The results of this study are not in line with research conducted by Usfatun Tri Habibah, Kusno, & Ghozi (2021), Suryadi & Djuniar (2019), Djumahir & Ratnawati (2013), Ni Made Inten Uthami Putri Warsa (2016) stated The Loan to Deposit Ratio (LDR) has no effect on profit growth at banking companies listed on the Indonesia Stock Exchange for the 2018-2020 period. Djumahir & Ratnawati (2013), (Ni Made Inten Uthami Putri Warsa, 2016), Jihan Aprilia & Siti Ragil Handayani (2018), Martini (2022), Pinasti & Mustikawati (2018) also states that LDR has no effect on financial performance as a proxy for Return on Assets (ROA).

Influence of Non-Performance Loans on Financial Performance
Based on the results of the analysis of the effect of Non-Performance Loans (NPL) on financial performance as a proxy for ROA, it is evident that Non-Performance Loans (NPL) have no effect on financial performance. Thus the research hypothesis which states that the higher the NPL, the lower the company's financial performance is not proven. These results indicate that NPL is unable to explain fluctuations in the financial performance of conventional national private commercial banks listed on the Indonesia Stock Exchange. The findings show that NPLs reflecting non-performing loans or debtors' collectibility levels are not able to explain variations in changes in financial performance that are proxied by ROA.

Empirical facts for the 2018-2021 period show the NPL value with an average NPL ratio of 2.657 with a standard deviation of 1.43. The standard deviation indicates that credit collectibility is close to the NPL average. There is a credit collectibility level with a minimum NPL ratio of 0.01 and a maximum NPL ratio of 5.78. The distribution of NPLs during the study year is close to the average which results in stable financial performance. Management of conventional commercial banks is consistent in maintaining NPL levels in accordance with Bank Indonesia and OJK regulations. According to Bank Indonesia Regulation Number 6/10/PBI/2004 dated April 2004 concerning the Rating System for Commercial Banks, it stipulates that the ratio of non-performing loans (NPL) is 5%. The higher the NPL value (above 5%), the bank is said to be unhealthy. A high NPL will cause a decrease in profits to be received by the bank.

The results of this study provide the same results as those of Pinasti & Mustikawati (2018), Ovami (2017), Harun (2016), Jihan Aprilia & Siti Ragil Handayani (2018) which state that Non-Performance Loans have no effect on ROA. While the results of this study are not in line with those conducted by Setyowati & Budiwinart (2017) Permatasari et al. (2017), Purwoko & Sudiyatno (2013), Martini (2022) which states that Non-Performance Loans (NPL) have an effect on ROA. Ni Made Inten Uthami Putri Warsa (2016) that NPL has a negative effect on ROA.

Effect of Firm Age t on the Timeliness of Financial Reporting
Based on hypothesis testing that has been carried out partially (t-test), it is found that the significant value of the firm age variable is 0.005 which is smaller than the significance level of 0.05 with a

positive regression coefficient. It can be concluded that the age of the company has a significant effect on the timeliness of financial reporting . The results of this study mean that the longevity of the company will guarantee the accuracy in reporting the results of the company's financial statements. The longer the company has existed, the more it will serve as a reference or guideline that the company will present its financial reports in a timely manner. The company's ability to submit financial reports itself can be based on the age of the company, because if the company has an older age, the company's ability to adapt to changes in the company's financial and economic conditions will increase and be more optimal, and also the company's sense of responsibility will also increase. in conveying information about the company's financial condition, so that the company will be more timely in submitting financial reports. Companies that are more mature in facing various challenges in the business world will be more adept at *managing* themselves because they already have more experience and have qualified experts, so that companies are better able to minimize risks that arise and will be able to convey company information accurately. time. The results of this study are in line with research conducted by Valentina & Gayatri (2018) , Anshar (2021) and Supartini et al., (2021) which states that company age has a positive effect on the timeliness of financial reporting.

Effects of Public Ownership t on the Timeliness of Financial Reporting

Based on hypothesis testing that has been carried out partially (t-test), it is found that the significant value of the variable level of financial difficulty is 0.070 greater than the significance level of 0.05 with a positive trending regression coefficient. It can be concluded that public ownership has no effect on the timeliness of financial reporting . This shows that the higher or lower the number of shares owned by outsiders does not guarantee the company's timeliness in submitting its company's financial statements. If the company cannot submit company financial information on time, then the information submitted will be less relevant. The size of the percentage of public ownership in a company cannot be used as a reference that companies with large public ownership will always submit their financial reports in a timely manner. Likewise, companies that have a small percentage of public ownership are not always late in submitting their financial reports. All companies with a high or low percentage of public ownership have the same desire and the same obligation to submit their company's financial reports as timely as possible to the public. The results of this study are in line with research conducted by Andriana , D & Raspati, NA (201 5) , Fitriyani & Lestari (2021) , Wirawan, RA . (20 21) , Avkarina et al., (2021) and Dewi, FM (2018) which states that public ownership has no effect on the timely submission of financial reports .

CONCLUSION

Research on the Effect of Loan to Deposit Ratio on financial performance at Conventional National Private Commercial Banks for the 2019-2021 period has the following conclusions: Loan to Deposit Ratio (LDR) has a significant effect on the financial performance (ROA) of conventional national private commercial banks. LDR which reflects the credit given to debtors is able to explain variations in changes in financial performance that are proxied by ROA. Non-Performance Loans (NPL) have no effect on the financial performance of conventional national private commercial banks. NPL which reflects the level of collectibility of debtors is not able to explain variations in changes in financial performance that are proxied by ROA.

REFERENCES

Akhmad, J. (2019). *Metodologi Penelitian Bisnis* (1st ed.). Yogyakarta: Graha Ilmu.

Ali, M. (2004). *Asset Liability Management* (E. B. Supriyanto, Ed.). Jakarta.

Bank Indonesia. (2015). Peraturan Bank Indonesia Nomor 17/11/PBI/2015 tentang Perubahan atas Peraturan Bank Indonesia Nomor 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional. *Bank Indonesia*, (1), 1–13. Retrieved from www.bi.go.id

Djumahir, E. N. H., & Ratnawati, K. (2013). Alamat Korespondensi: Analisa Rasio Keuangan terhadap Kinerja Bank Umum di Indonesia. *Jurnal Aplikasi Manajemen*, *11*(1), 122–130.

Ghozali, I. (2016). *Aplikasi Analisis Multivariete dengan Program IBM SPSS 23* (8th ed.). Semarang: Badan Penerbit Universitas Diponegoro.

Gunawan, C. (2020). *Mahir Menguasai SPSS Panduan Praktis Mengelola Data dan Penelitian* (1st ed.). Yogyakarta: CV Budi Utama.

Halimah, S. N., & Komariah, E. (2017). Pengaruh Roa, Car, Npl, Ldr, Bopo Terhadap Nilai Perusahaan Bank Umum. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, *5*(1), 14. https://doi.org/10.30871/jaemb.v5i1.448

Harun, U. (2016). Pengaruh Ratio-Ratio Keuangan CAR, LDR, NIM, BOPO, NPL Terhadap ROA. *Jurnal Riset Bisnis Dan Manajemen*, *4*(1), 67–82. Retrieved from https://media.neliti.com/media/publications/128824-ID-pengaruh-ratio-ratio-keuangan-car-ldr-ni.pdf

Irham Fahmi. (2019). *Analisis Laporan Keuangan, Bandung*. Jakarta: Gramedia Pustaka Utama.

Jihan Aprilia, & Siti Ragil Handayani. (2018). Pengaruh Capital Adequacy Ration,Biaya Operasional Perdapatan Operasional, Non Performing Loan, Dan Loan To Deposit Ration Terhadap Return On Asset Dan Return On Equity(studi pada bank umum swasta nasional devisa tahun 2012-2016). *Jurnal Administrasi Bisnis (JAB)*, *61*(3), 172–182.

Martini, M. (2022). Faktor Yang Mempengaruhi Kinerja Keuangan Perbankan Di Indonesia. *Sebatik*, *26*(1), 98–105. https://doi.org/10.46984/sebatik.v26i1.1915

Ni Made Inten Uthami Putri Warsa, I. K. M. (2016). Pengaruh Car, Ldr Dan Npl Terhadap Roa Pada Sektor Perbankan Di Bursa Efek Indonesia. *E-Jurnal Manajemen Universitas Udayana*, *5*(5), 253810.

Ovami, D. C. (2017). Faktor – Faktor Yang Mempengaruhi Kinerja Keuangan Bank Konvensional Pada Bursa Efek Indonesia. *Jurnal Akuntansi Dan Bisnis*, *3*(1), 15–25.

Permatasari, A. N., Rahadian, D., & Yunita, I. (2017). Pengaruh Car, Ldr, Bopo, Npl Dan Ukuran Perusahaan Terhada P Profitabilitas (Studi Kasus Pada Bank Umum Swasta Nasional Devisa dan Bank Umum Swasta Nasional N on Devisa di Indonesia Periode 2012-2015) *The Influence Of Car, Ldr, Bopo, Npl, And Firm Size To*. *4*(2), 1296–1303.

Pinasti, W. F., & Mustikawati, R. I. (2018). Pengaruh Car, Bopo, Npl, Nim Dan Ldr Terhadap Profitabilitas Bank Umum Periode 2011-2015. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, *7*(1). https://doi.org/10.21831/nominal.v7i1.19365

Purwoko, D., & Sudiyatno, B. (2013). Faktor-faktor yang mempengaruhi kinerja bank (studi empirik pada industri perbankan di bursa efek indonesia). *Jurnal Bisnis Dan Ekonomi*, *20*(1), 25–39.

Rahmania, D. (2020). *Pengaruh Corporate Social Responsibility, Leverage Dan Profitabilitas Terhadap Nilai Perusahaan*. Sekolah Tinggi Ilmu Ekonomi Widya Gama Lumajang.

Santoso, S. (2015). *Menguasai SPSS 22 From Basic to Expert Skills*. Jakarta: PT Elex Media Komputindo.

Setyowati, L., & Budiwinart, K. (2017). Analisis Pengaruh Nim, Bopo, Ldr, Npl, Car Terhadap Roa Pada Bank Umum Nasional Di Bursa Efek Indonesia Periode 2012-2015. *Ekonomi Bisnis Dan Kewirausahaan*, *6*(2), 140–158. Retrieved from

http://jurnal.usahidsolo.ac.id/index.php/IAB/article/download/83/61

Sinung, D., Wardiningsih, S. S., & Wibowo, E. (2016). Analisis Pengaruh NIM, BOPO, LDR dan NPL Terhadap Profitabilitas Pada Bank Pemerintah dan Bank Umum Swasta Nasional Di Bursa Efek Indonesia. *Jurnal Ekonomi Dan Kewirausahaan*, *16*(1), 30–40.

Sochib. (2016). Pengaruh Capital Adequacy Ratio, Debt to Equity Ratio, Rasio Biaya Operasional Pendapatan Operasional, dan Loan to Deposit Ratio terhadap Kinerja Keuangan Bank Umum Swasta Nasional. *Jurnal Penelitian Ilmu Ekonomi WIGA Vol. 6 No. 1, Maret 2016, Hal 1 – 14*, *6*(1), 1–14. Retrieved from http://journal.stiewidyagamalumajang.ac.id

Sochib, N. T. I., & M Rijalus Sholihin. (2022). *Mediasi Manajemen Laba atas Pengaruh Loan to Deposit Ratio terhadap Nilai Perusahaan*. *5*(1), 84–93.

Sucipto. (2003). Penilaian Kinerja Keuangan. *USU Digital Library*, 1–12. Retrieved from http://library.usu.ac.id/download/fe/akuntansi-sucipto.pdf (accessed Maret 25,2016)

Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif dan RD*. Bandung: Alfabeta.

Sugiyono. (2019). *Metode Penelitian Kuantitatif* (Setyawami, Ed.). Yogyakarta: Alfabeta.

Suryadi, B., & Djuniar, L. (2019). Pengaruh Rasio Capital Adequacy, Loan To Deposit, Net Interest Margin Terhadap Pertumbuhanlaba (Studi Kasus Pada Bank Umum Konvensionalyang Terdaftar Di Bursa Efek Indonesia). *AKUNTABILITAS: Jurnal Penelitian Dan Pengembangan Akuntansi*, *11*(2), 115–126. https://doi.org/10.29259/ja.v11i2.8933

Suwardjono. (2005). *Teori Akuntansi* (1st ed.). Jogyakarta: Badan Penerbit Fakultas Ekonomi Jogyakarta.

Usfatun Tri Habibah, Kusno, H. S., & Ghozi, S. (2021). Pengaruh Loan To Deposit Ratio (Ldr), Debt To Equity Ratio (Der), Net Profit Margin (Npm) Dan Return On Assets (Roa) Terhad Pertumbuhan Laba (Studi Kasus pada Perusahaan Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2018-2020). *Seminastika*, *3*(1), 69–78. https://doi.org/10.47002/seminastika.v3i1.251

Yamin, S. (2009). *SPSS COMPLETE, Teknik Analisis Statistik Terlengkap* (pertama; Ishardini Dewi J, Ed.). Jakarta: Salemba Empat.