

ABSTRACT

**THE EFFECT OF LOAN TO DEPOSIT RATIO AND GROWTH
OPPORTUNITY TOWARD RETURN ON ASSET
(Empirical Study of Banking Companies in 2019-2022)**

BY

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This study aims to analyze the contribution of loan to deposit ratio and growth opportunity to the condition of banking financial performance. The population of this study is banking companies. The total sample of this study includes 180 samples from 45 companies for a 4-year research period. Data sourced from annual reports accessed through the company's official website and the Indonesian stock exchange website. The research variables used are loan to deposit ratio, growth opportunity, return on assets, and size. The analysis technique used multinomial logistic regression analysis. The results showed that loan to deposit ratio can positively effect on return on assets, while growth opportunity has not been able to effect on return on assets.

Keywords: Loan to Deposit Ratio, Growth Opportunity, Return on Asset

ABSTRAK

PENGARUH LOAN TO DEPOSIT RATIO DAN GROWTH OPPORTUNITY TERHADAP RETURN ON ASSET (Studi Empiris Perusahaan Perbankan Periode 2019-2022)

Oleh

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Penelitian ini bertujuan untuk menganalisis kontribusi loan to deposit ratio dan growth opportunity terhadap kondisi kinerja keuangan perbankan. Populasi penelitian ini adalah perusahaan perbankan. Total sampel penelitian ini meliputi 180 sampel dari 45 perusahaan untuk periode penelitian selama 4 tahun. Data bersumber dari laporan tahunan yang diakses melalui website resmi perusahaan maupun website bursa efek indonesia. Variabel penelitian yang digunakan adalah loan to deposit ratio, growth opportunity, return on assets, dan size. Teknik analisis yang digunakan adalah analisis regresi logistik multinomial. Hasil penelitian menunjukkan bahwa loan to deposit ratio berpengaruh positif terhadap return on asset, sedangkan growth opportunity tidak berpengaruh terhadap return on asset.

Kata kunci: *Loan to Deposit Ratio, Growth Opportunity, Return on Asset*