

PENGARUH CAR, ROA, DAN LDR TERHADAP NPL KREDIT PEMILIKAN RUMAH DI BANK MANDIRI PERIODE 2010-2019

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ABSTRAK

Skripsi ini membahas mengenai Pengaruh CAR, ROA, dan LDR terhadap NPL Kredit Pemilikan Rumah di Bank Mandiri periode 2010-2019. Penelitian ini menggunakan penerapan penelitian eksplanatori dan bersifat kuantitatif dengan menggunakan analisis regresi linier berganda. Hasil dari penelitian ini adalah ROA dan LDR berpengaruh secara simultan dan signifikan terhadap NPL KPR Bank Mandiri periode 2010-2019, sedangkan CAR berpengaruh simultan dan tidak signifikan terhadap NPL KPR Bank Mandiri periode 2010-2019. Bank Indonesia dan Otoritas Jasa Keuangan diimbau untuk lebih mengatur, memperbaiki dan mengawasi lebih lagi kepada Lembaga Perbankan Indonesia, agar bank yang ada di Indonesia lebih menjaga kinerja masing-masing.

Kata Kunci: Capital Adequacy Ratio (CAR), Return On Assets (ROA), Loan To Deposit Ratio (LDR), Non Performing Loan (NPL), Kredit Pemilikan Rumah (KPR).

**THE INFLUENCE OF CAR, ROA, AND LDR AGAINST NPL HOUSEHOLD
OWNERSHIP LOAN AT MANDIRI BANK FROM 2010-2019**

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ABSTRACT

The main focus of this study is about CAR, ROA, and LDR on NPL of mortgage at Mandiri Bank within 2010-2019. This study uses explanatory and quantitative research applications using multiple linear regression analysis. The results of this study are ROA and LDR has a simultaneous and significant effect on Mandiri Bank mortgage NPL within 2010-2019, while CAR has a simultaneous and insignificant effect on Mandiri Bank mortgage NPL within 2010-2019. Bank of Indonesia and the Financial Services Authority are urged to regulate, manage, improve, and supervise furthermore the Indonesian Banking Institution so that banks in Indonesia can better maintain their respective performance.

Keywords: Capital Adequacy Ratio (CAR), Return On Assets (ROA), Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), Home Ownership Credit (KPR).