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ANALYSIS OF THE INFLUENCE OF LOAN TO DEPOSIT RATIO, CAPITAL ADEQUACY RATIO, NON - PERFORMING LOAN, OPERATIONAL EFFICIENCY RATIO, AND TOTAL ASSET TURNOVER ON RETURN ON ASSET OF COMMERCIAL BANK LISTED ON THE INDONESIAN STOCK EXCHANGE PERIOD 2019 - 2023

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ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh Loan to Deposit Ratio, Capital Adequacy Ratio, Non Performing Loan, Rasio Efisiensi Operasional, Total Asset Turnover terhadap Return On Asset Bank Umum di BEI Periode 2019 - 2023. Penelitian ini merupakan jenis penelitian asosiatif kausal dengan populasi penelitian adalah bank umum konvensional yang terdaftar di BEI pada tahun 2019 - 2023 yang berjumlah 45 bank. Pengambilan sampel dilakukan secara purposive sampling sehingga diperoleh 28 bank yang sesuai dengan kriteria dan menjadi sampel penelitian. Jenis data pf yang digunakan adalah data sekunder dengan pengumpulan data menggunakan metode dokumentasi dan studi kepustakaan. Teknik analisis data yang digunakan adalah analisis regresi berganda. Hasil penelitian menunjukkan bahwa secara parsial rasio efisiensi operasional berpengaruh positif dan signifikan terhadap return on assets. Sedangkan Loan to Deposit Ratio dan Non Performing Loan berpengaruh positif dan tidak signifikan terhadap Return On Asset. Rasio kecukupan modal dan total asset turnover berpengaruh negatif dan tidak signifikan terhadap return on assets. Secara simultan seluruh variabel independen berpengaruh terhadap return on assets bank umum konvensional yang terdaftar di BEI

Kata Kunci : Loan to Deposit Ratio, Capital Adequacy Ratio, Non-Performing Loan, Operasional Rasio Efisiensi, Total Assets Turnover, Return On Assets

ABSTRACT

The aim of this study to determine the effect of the loan to deposit ratio, capital adequacy ratio, non perfoming loan, operational efficiency ratio, total asset turnover on thw return on assets of commercial banks on the BEI for the 2019-2023 period. This research is a type of causal associative research with the research population being conventional commercial banks registered with the BEI in 2019-2023 which amounted to 45 banks. The sample is done by purposive sampling in order to obtain 28 banks that match the criteria and become the research sample. The type pf data used is secondary data with data collection using the method of documentation and literature study. The data

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analysis technique used is a multiple regression analysis. The results showed that partially operational efficiency ratio had a positive and significant effect on return on assets. Meanwhile, loan to deposit ratio and non performing loan have a positive and do not have a significant effect on return on assets. Capital adequacy ratio and the total asset turnover had a negative and do not significant effect on return on assets. Simultaneously, all independent variables affect the return on assets of conventional commercial banks registered with the BEI.

Keywords : Loan to Deposit Ratio, Capital Adequacy Ratio, Non-PerformingLoan, Operational Efficiency Ratio, Total Assets Turnover, Return On Assets.

I. INTRODUCTION

Banks are "companies operating in the financial sector whose main activity is collecting funds from the outside community, storing these funds and then distributing them to other parties who need them" (Kasmir, 2012). Meanwhile, according to the Law of the Republic of Indonesia Number 10 of 1998 concerning banking, what is meant by a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to increase the standard of living of many people.

The efficiency of financial intermediation can also influence economic growth. Apart from that, bank insolvency will result in a systematic crisis. Currently, the development of the banking world in Indonesia is entering a new phase. In the past, Indonesian people only knew one banking system, namely conventional banks. But now, Indonesian people are familiar with two banking systems, namely conventional banks and sharia banks.

Conventional banks are banks which in their activities, both in collecting funds and in the context of distributing funds, provide and charge compensation in the form of interest or a number of rewards in a certain percentage of the funds for a certain period. Today, the international and domestic environments in which banks operate have become more difficult and challenging. Thus, it is very important for banks to strengthen and improve their performance in order to face strong competition from domestic and foreign banks.

The non - performing financing ratio is based on Surat Edaran Bank Indonesia No. 13/24/DPNP tahun 2011 states that a healthy company is a company whose problematic financing ratio is below 5%. Not only is the financing ratio problematic, other factors also have an influence in assessing a bank's ability to make a profit. Based on previous research, one of the factors that influence return on assets is financial performance which can be seen from financial reports. One of the financial report analysis tools is to use financial ratios.

By using financial ratios, we can see the comparison of numbers in financial reports by dividing one number by another number. The results of these financial ratios are used to assess company performance in a period and are also taken into consideration in making company management decisions. Several ratios that are thought to influence return on assets in this research are liquidity, solvency, activity, profitability and problem financing ratios. In this study, researchers used the loan to deposit ratio (LDR), capital adequacy ratio (CAR), non-performing loan (NPL), operational efficiency ratio (OER), and total asset turnover (TATO).

In assessing the health of a bank, it can be assessed using various methods. The health assessment will affect the continuity of the bank concerned. One tool for measuring bank health is CAMEL (Capital, Assets, Management, Earning, Liquidity) analysis. The capital aspect includes CAR (Capital Adequacy Ratio), the asset aspect includes NPL (Non Performing Loan), the earnings aspect includes ROA (Return On Asset), the liquidity aspect includes LDR (Loan to Deposit Ratio) and the activity aspect includes TATO (Total Asset Turnover) . These aspects are then assessed using financial ratios so that they can assess the financial condition of banking companies (Kamir, 2012).

II. THE ORETICAL BASIS

A bank is an institution or company whose activities are to collect funds in the form of current accounts, savings deposits and other savings from parties who have excess funds (surplus spending

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units) placing them back to people who need funds (deficit spending units) through the sale of financial services which in turn can increase welfare of the people at large. Kasmir (2019) classifies bank types based on:

1. Banks according to function, namely:
   a. The central bank is a bank that regulates various activities related to the banking and financial world in a country. In Indonesia, the function of the central bank is held by Bank Indonesia (BI). Bank Indonesia's goal as a central bank is to achieve and maintain stability in the value of the rupiah.
   b. Commercial banks are banks that carry out business activities conventionally or based on sharia principles in their activities of providing services in payment traffic.
   c. People's credit banks are banks that specifically serve small communities in sub-districts and rural areas. The types of products offered by Rural Banks are relatively narrow compared to commercial banks, and there are even several types of banks that Rural Banks may not operate.
2. Banks according to ownership, namely:
   a. A state-owned bank (government bank) is a bank whose deed of establishment and bank capital are fully owned by the government, so the profits are owned by the government as well.
   b. A national private public bank is a bank whose shares are all or most of the shares owned by the national private sector, so that the profits belong to the private sector as well.
   c. A cooperative bank is a bank whose shares are owned by a company that is a cooperative legal entity.
   d. A foreign bank is a bank that is abroad, or whose shares are all owned by foreign parties (overseas).
   e. Mixed banks are banks whose shares are owned by foreign parties and national private parties and the majority of shares are held by Indonesian citizens.
3. Activities in the foreign exchange sector are:
   a. A foreign exchange bank is a bank that can carry out transactions overseas or related to foreign currencies as a whole.
   b. A non-foreign exchange bank is a bank that does not yet have a license to carry out transactions as a foreign exchange bank, so it cannot carry out transactions related to foreign countries.
4. Banks according to office type are:
   a. The head office is a bank office where all planning and supervision activities are carried out and usually does not carry out operational activities like other offices.
   b. A full branch office is a bank office that provides the most complete banking services and usually oversees a full branch office.
   c. A sub-branch office is a bank office that only serves part of the full branch activities.
   d. The cash office is the smallest bank office where activities only include tellers.

Ratio analysis shows the relationship between selected items from financial statement data. Ratio shows the mathematical relationship between one quantity and another quantity. This relationship is expressed in percentage, level or single proportion. Ratio analysis is a form or method commonly used in financial report analysis. Ratios are tools that are expressed in relative or absolute terms to explain certain relationships between one factor and another in a financial report.

Loan to Deposit Ratio (LDR) shows the ratio between the entire amount of credit provided by the bank and the funds received by the bank. LDR states the extent of the bank's ability to repay withdrawals made by depositors by relying on the credit provided as a source of liquidity. The higher the LDR indicates the riskier the bank's liquidity conditions, conversely the lower the LDR indicates the bank's less effectiveness in distributing credit. If a bank's LDR ratio is at the standard set by Bank Indonesia, the return obtained by the bank will increase.

Capital Adequacy Ratio (CAR) is a ratio that shows how far all bank assets that contain risk (credit, investments, securities, claims on other banks are financed from sources outside the bank such as public funds, loans (debt) and so on.This ratio is used to measure the ability of bank management to

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gain profits, the greater the Return On Assets (ROA) value of a bank, the greater the level of profit achieved by the bank and the better the bank's position in terms of asset use.

Non - Performing Loans (NPL) is a comparison of non-performing loans to total credit. NPL is a ratio used to measure a bank's ability to cover the risk of failure to repay credit by debtors. Bank Indonesia sets the maximum NPL value at 5%.The capital market is a market for various long-term financial instruments that can be bought and sold, including debt securities (bonds), equities (shares), mutual funds, derivative instruments and other instruments.

Conceptual Framework

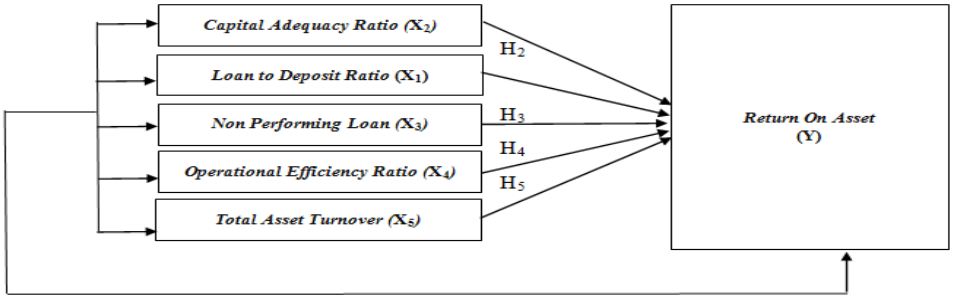

Figure 1. Conceptual Framework

III. RESEARCH METHODS

Types of research

The type of research used is associative research with causal relationships. According to (Sugiyono, 2018), associative research is "research that aims to determine the relationship between two or more variables." Meanwhile, a causal relationship is a relationship that is cause and effect.

Place and Time of Research

The data obtained comes from annual reports taken via the Indonesia Stock Exchange website https://www.idx.co.id and from each banking company website concerned. The research time was taken from annual financial report data from 2019-2023.

Operational Definition

According to (Sugiyono, 2018) a research variable is "an attribute, trait or value of a person, object or activity that has certain variations determined by the researcher to be studied and then conclusions drawn." This research uses a dependent variable (Y) and an independent variable (X). The dependent variable (Y) is Return On Assets and the independent variable (X) is Loan to Deposit Ratio, Capital Adequacy Ratio, Non - Performing Loans, Operational Efficiency Ratio, and Total Asset Turnover.

Return on assets is a ratio that can be used to measure management's ability to obtain overall profits. The ini ratio can be calculated using the following formula:

$$\textbf{ROA} = \frac{\textbf{Profit before tax}}{\textbf{Average total assets}} \textbf{ x 100\%}$$

Loan to deposit ratio is a loan to deposit ratio that is often used in assessing bank liquidity by comparing total deposits and total bank loans in the same period. This ratio can be measured using the following formula:

$$\textbf{LDR} = \frac{\textbf{Total Credit}}{\textbf{Fundraising + Capital}} \textbf{ x 100\%}$$

The capital adequacy ratio is "a ratio that measures the adequacy of capital a bank has to fund assets that contain risk" (Fahmi, 2015). This means that this ratio measures the bank's ability to finance bank activities with the bank's capital ownership. This ratio can be measured using the following formula:

$$\textbf{CAR} = \frac{\textbf{Capital}}{\textbf{Assets Weighted According to Risk}} \textbf{ x 100\%}$$

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Non - performing loans are the ratio of substandard, doubtful and bad loans to total loans. Non - performing loans are also an indicator that shows the health of a financial institution's assets. This ratio can be calculated using the following formula:

$$\text{NPL} = \frac{\text{Total NPLs}}{\text{Total Credit}} \text{ x } 100\%$$

The operational efficiency ratio or in Indonesian terms is Operational Expenses to Operational Income (BOPO) is a ratio used to measure the level of efficiency and ability of a bank in carrying out its operations. The size of the OER ratio can be measured as follows (Dendawijaya, 2011):

$$\text{OER} = \frac{\text{Operating costs}}{\text{Operating Income}} \text{ x } 100\%$$

According to (Muhamad, 2015), the total asset turnover ratio is "a ratio that shows the ability of funds embedded in total assets to rotate in a certain period or the bank's ability to manage sources of funds to generate income." The size of the TATO ratio can be measured using the following equation (Muhammad, 2015):

$$\text{TATO} = \frac{\text{Operating income}}{\text{Total Assets}} \text{ x } 100\%$$

Research Sample

Tabel 2. Research Sample

Number	Name Bank
1	Bank Rakyat Indonesia Agroniaga, Tbk
2	Bank IBK Indonesia, Tbk
3	Bank Capital Indonesia, Tbk
4	Bank Central Asia, Tbk
5	Bank Bukopin, Tbk
6	Bank Mestika Dharma, Tbk
7	Bank Negara Indonesia, Tbk
8	Bank Rakyat Indonesia, Tbk
9	Bank Tabungan Negara, Tbk
10	Bank Amar Indonesia, Tbk
11	Bank Jtrust Indonesia, Tbk
12	Bank Danamon Indonesia, Tbk
13	Bank Ganesha, Tbk
14	Bank Ina Perdana, Tbk
15	Bank QNB Indonesia, Tbk
16	Bank Maspion, Tbk
17	Bank Mandiri, Tbk
18	Bank Bumi Arta, Tbk
19	Bank CIMB Niaga, Tbk
20	Bank Maybank Indonesia, Tbk
21	Bank Permata, Tbk
22	Bank Sinar Mas, Tbk
23	Bank Tabungan Pensiunan Nasional, Tbk
24	Bank Oke Indonesia, Tbk
25	Bank Mega, Tbk
26	Bank OCBC NISP, Tbk
27	Bank Pan Indonesia, Tbk
28	Bank Woori Saudara Indonesia 1906, Tbk

Method of Collecting Data

The data collection method is carried out using documentation techniques, namely collecting, reviewing and analyzing secondary data in the form of commercial bank financial reports for the 2019

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- 2023 period which are published on the website https://www.idx.co.id and the websites of each commercial bank.

Data Analysis Technique

Data analysis techniques are a method for processing or processing data into valid information that is easy to understand when presented to the general public and then used to find solutions to problems(Simanjuntak et al., 2020); (Situmorang & Simanjuntak, 2021) and (Simanjuntak et al., 2023). Data analysis techniques are used to describe models and statistical tools that will be used to analyze data or test formulated hypotheses. In examining the data, researchers used SPSS (Situmorang & Simanjuntak, 2019) and (Simanjuntak et al., 2023).

IV. RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Table 3. Descriptive Statistics Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	140	12.35	163.06	86.6160	23.23179
CAR	140	11.59	84.86	26.6474	12.01966
NPL	140	.00	11.68	3.2261	1.98634
OER	140	11.48	287.86	87.1875	26.74147
TATO	140	.00	113.11	4.5476	14.73445
ROA	140	-14.75	29.86	1.8924	5.15393
Valid N (listwise)	140				

Based on table 3, the results of the descriptive analysis can be seen as follows:

1. The total number of research samples was 28 banks with a total number of observations of 45, namely 28 banks multiplied by 5 periods, with 5 independent variables using a ratio scale.
2. The return on asset (Y) variable has a minimum value of -14.75, a maximum value of 29.86 and an average value of 1.8924 with a total of 28 data observations. This shows that banking in the last 5 periods, on average, is still at 1.8924, which if seen according to BI Circular No. 13/24/DPNP/2011, a good return on asset ratio if the bank has a ratio level of more than 1%.
3. The loan to deposit ratio (X_1) variable has a minimum value of 12.35, a maximum value of 163.06 and the average value for 5 periods is 86.61. The standard deviation value is 23.23.
4. The capital adequacy ratio (X_2) variable has a minimum value of 11.59, while the maximum value is 84.86 and the average value is 26.64 over 5 periods. The standard deviation value is 12.01.
5. The non-performing loan variable (X_3) has a minimum value of 0, while the maximum value is 11.68 and the average value is 3.22 for 5 periods. The standard deviation value is 1.98.
6. The operational efficiency ratio (X_4) variable has a minimum value of 11.48, while the maximum value is 287.86 and the average value is 87.18 for 5 periods. The standard deviation value is 26.74.
7. The total asset turnover variable (X_5) has a minimum value of 0, while the maximum value is 113.11 and the average value is 4.54 over 5 periods. The standard deviation value is 14.73.

Normality test

Classic Assumption Test

Table 4. Normality Statistical Test Results

		Unstandardized Residual
N		140
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.75038570
Most Extreme Differences	Absolute	.398
	Positive	.398
	Negative	-.275
Kolmogorov-Smirnov Z		.704
Asymp. Sig. (2-tailed)		.083
a. Test distribution is Normal.		

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b. Calculated from data.

Source: SPSS output, researcher processed data (2024)

Based on table 2, the data processed is 140 data. The Kolmogorov-Smirnov statistical test value is 0.704 with an Asymp value. Sig. (2 tailed) of 0.83. From this figure it can be concluded that the data has been distributed normally because the significance value is more than 0.05, so this research is worth continuing.By looking at the display of the histogram graph and the Normal P-Plot graph, it can be concluded that the graph provides a normal distribution pattern. On the Normal P-Plot graph, you can see that the points are spread around the diagonal line and the distribution is in the direction of the diagonal line.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LDR	.991	1,009
	CAR	.940	1,064
	NPL	.708	1,412
	OER	.759	1,317
	TATO	.885	1,130

a. Dependent Variable: ROA (Y)

Source: SPSS output, researcher processed data (2024)

From table 5 it can be seen that in this study there were no symptoms of multicollinearity, this can be seen from the tolerance value for each variable which is greater than 0.10. The results of calculating the Variance Inflation Factor (VIF) for each variable show a number below 10. From this data it can be concluded that there are no symptoms of multicollinearity between the independent variables in the regression model of this research.

Heteroscedasticity Test

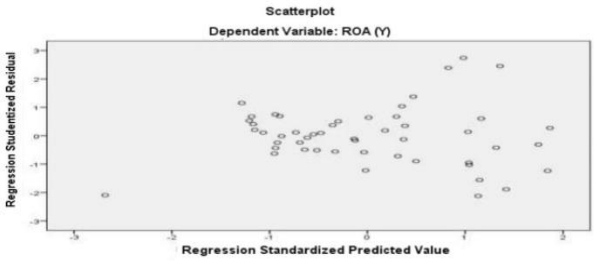

Figure 2. Scatterplot Graph

Based on Figure 2, it can be seen that the points are spread randomly and are spread both above and below the Y axis and there is no particular pattern or clear pattern. It can be concluded that heteroscedasticity does not occur in the regression model of this research. However, because analysis using graphic plots has weaknesses, therefore a Glajser test was also carried out to strengthen the research results. The Glajser test is the most commonly used test. According to (Ghozali, 2011), the Glejser test proposes to regress the absolute value of the residual on the independent variable. The regression model is said to not contain heteroscedasticity if the probability of significance is above the 5% confidence level. The Glejser test can be seen as follows.

Table 6. Glejser Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.456	.135		22.801	.496

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	LDR	.021	.016	.112	1.310	.192
	CAR	-.010	.032	-.028	-.321	.748
	NPL	.090	.225	.040	.399	.690
	OER	.017	.016	-.101	2.028	.000
	TATO	-.020	.027	-.066	-.723	.471

a. Dependent Variable: ABS_RES
Source: SPSS output, researcher processed data (2024)

Based on Table 6, it can be seen that none of the independent variables show statistically significant influence on the dependent variable. This can be seen from the significance value which is above 0.05. So it can be concluded that in this study there was no heteroscedasticity.

Autocorrelation Test

Table 7. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.456	.135		22.801	.496
	LDR	.021	.016	.112	1.310	.192
	CAR	-.010	.032	-.028	-.028	.748
	NPL	.090	.225	.040	.040	.690
	OER	.017	.016	-.101	2.028	.000
	TATO	-.020	.027	-.066	-.723	.471

a. Dependent Variable: ROA (Y)
Source: SPSS output, researcher processed data (2024)

Based on Table 7, multiple linear equations can be prepared as follows:

$$\mathbf{Y = 1{,}456 + 0{,}021\ (X_1) - 0{,}010\ (X_2) + 0{,}090\ (X_3) + 0{,}017\ (X_4) - 0{,}020\ (X_5) + \varepsilon}$$

Dimana :

*X*1 = *Loan to Deposit Ratio*
*X*2 = *Capital Adequacy Ratio*
*X*3 = *Non Performing Loan*
*X*4 = *Operational Efficiency Ratio*
*X*5 = *Total Asset Turnover*

t-Test (Partial Test)

Table 8. t-Test Results (Partial Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.456	.135		22.801	.496
	LDR	.021	.016	.112	1.310	.192
	CAR	-.010	.032	-.028	-.028	.748
	NPL	.090	.225	.040	.040	.690
	OER	.017	.016	-.101	2.028	.000
	TAT-O	-.020	.027	-.066	-.723	.471

a. Dependent Variable: ROA (Y)

Based on table 8, the results of the t test state that the loan to deposit ratio, capital adequacy ratio, non-performing loan and total asset turnover variables partially have no effect on return on assets, while the operational efficiency ratio variable has a positive effect on return on assets.

F-Test (Simultaneous Test)

Table 9. F-Test Results (Simultaneous Test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.558	5	3.112	274.747	.000[b]

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	Residual	.697	34	.408		
	Total	17.255	39			
a. Dependent Variable: ROA (Y)						
b. Predictors: (Constant), LDR, CAR, NPL, OER, TATO						

DISCUSSION

The Influence of Loan to Deposit Ratio on Return On Assets

The first hypothesis in this research states that the loan to deposit ratio has a positive effect on return on assets. The test results in this research show that the loan to deposit ratio has no influence on return on assets with a calculated t_{value} (1.310) < t_{table} (1.71714) and a significance level of 0.192 > 0.05.

The Influence of Capital Adequacy Ratio on Return On Assets

The first hypothesis in this research states that the capital adequacy ratio has a negative effect on return on assets. The test results in this study show that the capital adequacy ratio has no influence on return on assets with a calculated t_{value} (-0.028) < t_{table} (1.71714) and a significance level of 0.748 > 0.05.

The Effect of Non-Performing Loans on Return On Assets

The third hypothesis in this research states that non-performing loans have a positive effect on return on assets. The test results in this research show that non-performing loans have no influence on return on assets with a calculated t_{value} (0.040) < t_{table} (1.71714) with a negative t calculated value and a significance level of 0.690 > 0.05. This shows that the non-performing loan variable has a positive effect on return on assets. Therefore it can be concluded that the third hypothesis is rejected.

The Influence of Operational Efficiency Ratio on Return on Assets

The fourth hypothesis in this research states that the operational efficiency ratio has a positive effect on return on assets. The test results in this research show that the operational efficiency ratio has an influence on return on assets with a calculated t_{value} (2.028) > t_{table} (1.71714) and a significance level of 0.00 < 0.05. This shows that the efficiency ratio variable has a positive effect on return on assets. Therefore, it can be concluded that the fourth hypothesis is accepted.

The Effect of Total Asset Turnover on Return On Assets

The fifth hypothesis in this research is total asset turnover. The test results in this study show that total asset turnover has no influence on return on assets with a calculated t_{value} (-0.723) < t_{table} (1.71714) and a significance level of 0.471 > 0.05. This shows that the total asset turnover variable has a negative effect on return on assets. Therefore it can be concluded that the fifth hypothesis is rejected.

Effect of Loan to Deposit Ratio, Capital Adequacy Ratio, Non-Performing Loan, Operational Efficiency Ratio, Total Asset Turnover simultaneously on Return On Assets

The sixth hypothesis in this research is the loan to deposit ratio, capital adequacy ratio, non-performing loan, operational efficiency ratio and total asset turnover simultaneously on return on assets.

V. CONCLUSION

Based on the research results that have been tested and explained by the researcher in the previous chapter, the researcher can draw the following conclusions:

1. Loan to deposit ratio partially has a positive and insignificant effect on return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.
2. The capital adequacy ratio partially has a negative and insignificant effect on return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.
3. Non-performing loans partially have a positive and insignificant effect on return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.
4. The operational efficiency ratio partially has a positive and significant effect on return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.

5. Total asset turnover partially has a negative and insignificant effect on return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.
6. Loan to deposit ratio, capital adequacy ratio, non - performing loans, operational efficiency ratio and total asset turnover simultaneously and significantly influence return on assets in conventional commercial banks listed on the IDX for the 2017 - 2021 period.

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