

SKRIPSI

**THE INFLUENCE OF LOAN TO DEPOSIT RATIO,
EFFECTIVE TAX RATE AND NONPERFORMING LOAN
TOWARD RETURN ON ASSET IN BANKING COMPANIES
LISTED ON INDONESIA STOCK EXCHANGE**

Written as a partial fulfillment of the academic requirements
to obtain the degree of *Sarjana Akuntansi*

By:

NAME : MELLY

ID NUMBER : 03012180012



**ACCOUNTING STUDY PROGRAM
FACULTY OF ECONOMICS & BUSINESS
UNIVERSITAS PELITA HARAPAN
MEDAN
2022**