

**PENGARUH *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO*,  
DAN *NON PERFORMING LOAN* TERDAHAP PROFITABILITAS BANK  
UMUM YANG TERDAFTAR DI BURSA EFEK INDONESIA PADA  
MASA PANDEMI *COVID-19* TAHUN 2019-2021**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh *capital adequacy ratio*, *loan to deposit ratio*, dan *non performing loan* terhadap profitabilitas secara simultan dan parsial. Penelitian ini menggunakan rancangan penelitian kuantitatif kausal. Subjek yang digunakan dalam penelitian ini adalah Bank Umum yang terdaftar di Bursa Efek Indonesia khususnya Bank BUMN dan objek dalam penelitian ini adalah *capital adequacy ratio*, *loan to deposit ratio*, *non performing loan*, dan profitabilitas. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa (1) *capital adequacy ratio*, *loan to deposit ratio*, dan *non performing loan* secara simultan berpengaruh signifikan terhadap profitabilitas, (2) *capital adequacy ratio* secara parsial berpengaruh positif dan signifikan terhadap profitabilitas, (3) *loan to deposit ratio* secara parsial berpengaruh positif dan signifikan terhadap profitabilitas, dan (4) *non performing loan* secara parsial berpengaruh negatif dan signifikan terhadap profitabilitas.

Kata-kata kunci: CAR, LDR, NPL, profitabilitas

***THE EFFECT OF CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO, AND NON PERFORMING LOANS ON THE PROFITABILITY OF COMMERCIAL BANKS LISTED ON THE INDONESIA STOCK EXCHANGE DURING THE COVID-19 PANDEMIC YEAR 2019-2021***

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***ABSTRACT***

*This study aims to examine the effect of capital adequacy ratio, loan to deposit ratio, and non-performing loan on profitability simultaneously and partially. This study uses a causal quantitative research design. The subjects used in this study are commercial banks listed on the Indonesia Stock Exchange, especially state-owned banks and the objects in this study are the capital adequacy ratio, loan to deposit ratio, non-performing loans, and profitability. Data were collected by recording documents and analyzed by multiple linear regression analysis. The results showed that (1) capital adequacy ratio, loan to deposit ratio, and non-performing loan simultaneously had a significant effect on profitability, (2) capital adequacy ratio partially positive and significant effect on profitability, (3) loan to deposit ratio partially partial positive and significant effect on profitability, and (4) non-performing loans partially negative and significant effect on profitability.*

*Keywords: CAR, LDR, NPL, profitability*