

PENGARUH *CAPITAL ADEQUACY RATIO* (CAR) *LOAN TO DEPOSIT RATIO* (LDR) DAN UKURAN PERUSAHAAN TERHADAP PROFITABILITAS PADA BANK UMUM SWASTA DI BURSA EFEK INDONESIA

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh secara simultan dan parsial dari *capital adequacy ratio*, *loan to deposit ratio*, dan ukuran perusahaan terhadap profitabilitas. Desain penelitian yang digunakan adalah kuantitatif kausal. Subjek penelitian ini adalah Bank Umum Swasta di Bursa Efek Indonesia. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) secara simultan *capital adequacy ratio*, *loan to deposit ratio*, dan ukuran perusahaan berpengaruh signifikan terhadap profitabilitas, (2) secara parsial *capital adequacy ratio*, *loan to deposit ratio*, dan ukuran perusahaan berpengaruh positif signifikan terhadap profitabilitas.

Kata kunci: *capital adequacy ratio*, *loan to deposit ratio*, profitabilitas, dan ukuran perusahaan

ABSTRACT

This research aims to determine the simultaneous and partial influence of the capital adequacy ratio, loan to deposit ratio, and the size of the company to profitability. The research design used is causal quantitative. The subject of this study is private public Bank in the Indonesia stock Exchange. Data is collected by document recording and analyzed with multiple linear regression analyses. The results showed that (1) the simultaneous capital adequacy ratio, loan to deposit ratio, and size of the company significantly affect profitability, (2) partial capital adequacy ratio, loan to deposit ratio, and size Significant positive influence on profitability.

Keywords: capital adequacy ratio, loan to deposit ratio, firm size, and profitability.