

**PENGARUH *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO*,
DAN *NON PERFORMING LOAN* TERHADAP PROFITABILITAS PADA
BANK PEMBANGUNAN DAERAH DI INDONESIA**

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ABSTRAK

Penelitian ini menguji pengaruh *Capital Adequacy Ratio (CAR)*, *Loan to Deposit Ratio (LDR)*, dan *Non-Performing Loan (NPL)* pada profitabilitas melalui *Return on Assets (ROA)*. Penelitian kuantitatif ini menghimpun data dengan dokumentasi dan pengamatan non partisipan. Jenis data yang digunakan adalah data sekunder yang diperoleh dari *annual report* BPD di seluruh Indonesia periode tahun 2018-2022. Teknik pengambilan sampel menggunakan sampel jenuh dengan jumlah sampel sebanyak 130. Metode analisis data menggunakan analisis regresi linear berganda yang diolah dengan *software* SPSS versi 26. Hasil penelitian menunjukkan bahwa CAR tidak berpengaruh terhadap profitabilitas yang diukur dengan ROA, LDR memiliki pengaruh positif signifikan terhadap profitabilitas yang diukur dengan ROA, dan NPL memiliki pengaruh negatif signifikan terhadap profitabilitas yang diukur dengan ROA.

Kata kunci: *Capital Adequacy Ratio, Loan To Deposit Ratio, Non Performing Ratio, Profitabilitas*

**INFLUENCE CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO,
AND NON PERFORMING LOAN ON PROFITABILITY IN REGIONAL
DEVELOPMENT BANK IN INDONESIA**

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ABSTRACT

This research tests the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Non-Performing Loan (NPL) on profitability through Return on Assets (ROA). This quantitative research collects data with documentation and non-participant observation. The type of data used is secondary data obtained from annual report BPD throughout Indonesia for the 2018-2022 period. The sampling technique uses saturated samples with a sample size of 130. The data analysis method uses multiple linear regression analysis which is processed by software SPSS version 26. The research results show that CAR has no effect on profitability as measured by ROA, LDR has a significant positive effect on profitability as measured by ROA, and NPL has a significant negative effect on profitability as measured by ROA.

Keywords: *Capital Adequacy Ratio, Loan To Deposit Ratio, Non Performing Ratio, Profitability*

