

**PENGARUH CAPITAL ADEQUANCY RATIO, NON
PERFORMING LOAN, TINGKAT PERPUTARAN KAS, DAN
BIAYA OPERASIONAL PENDAPATAN OPERASIONAL
TERHADAP PROFITABILITAS (Studi Pada LPD Se-Buleleng
Barat Yang Terdaftar Pada LPLPD Periode 2014-2016)**

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ABSTRAK

Penelitian ini bertujuan menguji pengaruh *Capital Adequacy Ratio, Non Performing Loan*, Tingkat Perputaran kas dan Biaya Operasional Pendapatan Operasional terhadap Profitabilitas. Sampel penelitian berjumlah 57 Lembaga Perkredita Desa, yang ditentukan dengan metode *purposive sampling*. Jenis data yang digunakan adalah data sekunder berupa laporan keuangan Lembaga Perkreditan Desa periode tahun 2014-2016. Teknik analisis data menggunakan uji asumsi klasik seperti Uji Normalitas, Uji Multikolinieritas, Uji Heterokedastisitas dan Uji autokorelasi serta Uji regresi linear berganda seperti Uji t, Uji f dan Koefisien Dertermanasi dengan bantuan program SPSS 21.00. Hasil penelitian menunjukkan (1) *Capital Adequacy Ratio* berpengaruh positif dan signifikan terhadap Profitabilitas dengan nilai $t = \text{sig } 0,005$, (2) *Non Performing Loan* berpengaruh Negatif dan signifikan terhadap Profitabilitas dengan nilai $t = \text{sig } 0,000$, (3) Tingkat Perputaran kas berpengaruh positif dan signifikan terhadap Profitabilitas dengan nilai $t = 0,05$, (4) Biaya Operasional Pendapatan Operasional Profitabilitas berpengaruh negatif dan signifikan terhadap Profitabilitas dengan nilai $t = 0,001$, (5) *Capital Adequacy Ratio, Non Performing Loan, Tingkat Perputaran kas dan Biaya Operasional Pendapatan Operasional* berpengaruh secara simultan terhadap Profitabilitas dengan nilai $f = \text{sig } 0,000$.

Kata kunci: *Capital Adequacy Ratio, Non Performing Loan, Tingkat Perputaran kas, Biaya Operasional Pendapatan Operasional dan Profitabilitas.*

**CAPITAL ADEQUANCY RATIO OF EFFECT, WITHOUT
PERFORMANCE LOANS, CASH PLANNING RATE, AND
OPERATIONAL INCOME FEES OF PROFITABILITY FOR
OPERATIONAL PROFITABILITY AGAINST**

(Studies in LPD in West Buleleng Related to LPLPD 2014-2016)

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ABSTRACT

Capital Adequacy Ratio, Non Performing Loans, Cash Turnover Rate and Operating Costs Operating Income to Profitability. The study sample returned 57 Village Credit Institutions, which were determined by the purposive sampling method. The type of data used is secondary data which consists of the Village Credit Institutions financial statements for the period 2014-2016. Data analysis techniques using classical assumption tests such as Normality Test, Multicollinearity Test, Heteroscedasticity Test and Autocorrelation Test and Multiple Linear Regression Tests such as t test, f test and Dertermanation Coefficient with the help of SPSS 21.00 program. The results showed (1) a positive and significant Capital Adequacy Ratio to Profitability with a value of $t = \text{sig } 0.005$, (2) Non Performing Loans were negatively and significantly related to Profitability with a $t\text{-sig}$ value of 0,000, (3) Significant Turnover rate of Profitability with a value of $t = 0.05$, (4) Operational Costs Operational Income Profitability is negative and significant to Profitability with a value of $t = 0.001$, (5) Capital Adequacy Ratio, Non Performing Loans, Cash Turnover Rate and Operational Costs Operating Income assesses simultaneously profitability with value $f = \text{sig } 0.000$.

Keywords: Capital Adequacy Ratio, Non Performing Loans, Cash Turnover Rate, Operational Costs Operating Income and Profitability.