

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Capital Adequacy Ratio* (CAR) dan *Loan to Deposit Ratio* (LDR) terhadap *Return On Asset* (ROA). Desain penelitian yang digunakan dalam penelitian ini adalah kuantitatif kausal. Subjek dalam penelitian ini adalah sub sektor perbankan yang terdaftar di Bursa Efek Indonesia dan objek dalam penelitian ini adalah *capital adequacy ratio*, *loan to deposit ratio* dan *return on asset*. Data dikumpulkan dengan pencatatan dokumen dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) *capital adequacy ratio* dan *loan to deposit ratio* secara simultan berpengaruh signifikan terhadap *return on asset*, (2) *capital adequacy ratio* berpengaruh positif dan signifikan terhadap *return on asset*, dan (3) *loan to deposit ratio* berpengaruh positif dan signifikan terhadap *return on asset* pada sub sektor perbankan yang terdaftar di Bursa Efek Indonesia.

Kata kunci: CAR, LDR, ROA

ABSTRACT

This study aims to examine the effect of Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) on Return On Assets (ROA). The research design used in this research is causal quantitative. The subjects in this study are the banking sub-sector listed on the Indonesia Stock Exchange and the objects in this study are the capital adequacy ratio, the loan to deposit ratio and the return on assets. Data were collected by recording documents and analyzed by multiple linear regression analysis. The results showed that (1) the capital adequacy ratio and the loan to deposit ratio simultaneously had a significant effect on return on assets, (2) the capital adequacy ratio had a positive and significant effect on return on assets, and (3) the loan to deposit ratio had a positive and significant effect to return on assets in the banking sub-sector listed on the Indonesia Stock Exchange.

Keywords: CAR, LDR, ROA