

PENGARUH *NON PERFORMING LOAN*, *LOAN TO DEPOSIT RATIO* DAN *CAPITAL ADEQUACY RATIO* TERHADAP *RETURN ON EQUITY* PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2016-2020

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh NPL, LDR dan CAR secara parsial dan simultan terhadap profitabilitas pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2016-2020. Variabel independen yang digunakan dalam penelitian ini adalah *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) sedangkan variabel dependen yang digunakan adalah profitabilitas yang diproksikan dengan *Return on Equity* (ROE).

Hasil penelitian ini menunjukkan bahwa variabel NPL secara parsial berpengaruh negatif dan signifikan terhadap profitabilitas (ROE). LDR secara parsial berpengaruh positif dan signifikan terhadap profitabilitas (ROE) Sedangkan variabel *Capital Adequacy Ratio* (CAR) tidak berpengaruh signifikan terhadap profitabilitas (ROE). Hasil uji F menunjukkan tingkat signifikansi sebesar 0,000 lebih kecil dari taraf signifikansi $\alpha = 0,05$ sehingga variabel NPL, LDR dan CAR secara simultan berpengaruh signifikan terhadap profitabilitas (ROE). Hasil koefisien determinasi menunjukkan nilai *Adjusted R Square* sebesar sebesar 0,738. Hal ini berarti kemampuan variabel independen dalam menjelaskan variasi variabel dependen adalah sebesar 73,8%, sedangkan sisanya sebesar 26,2% dijelaskan oleh variabel lain diluar model.

Kata kunci: NPL, LDR, CAR, ROE

**THE EFFECTS OF NON PERFORMING LOAN, LOAN TO
DEPOSIT RATIO AND CAPITAL ADEQUACY RATIO ON
PROFITABILITY OF BANKING COMPANIES LISTED IN
INDONESIAN STOCK EXCHANGE PERIOD 2016-2020**

Abstract

The objective of this research is to examine the effects of NPL, LDR dan CAR partially and simultaneously on profitability in banking companies listed on the Indonesian Stock Exchange for the period 2016-2020. The independent variables used in this study are Non Performing Loan (NPL), Loan to Deposit Ratio (LDR) dan Capital Adequacy Ratio (CAR). While the dependent variable used is profitability which is proxied by Return on Equity (ROE).

The results of this research showed that NPL variables partially have a negative and significant effect on profitability (ROE). LDR variable partially has a positive and significant effect on profitability (ROE). Meanwhile, CAR variable partially does not have a significant effect on profitability (ROE). The results of the F test showed significance level of 0,000 smaller than the significance level of $\alpha = 0.05$ so that the variables NPL, LDR and CAR simultaneously have a significant effect on profitability (ROE). The results of the coefficient determination showed the value of Adjusted R Square is 0.738. This means that the ability of the independent variable in explaining the variation of the dependent variable is 73,8%, while the remaining 26,2% is explained by other variables outside the model.

Keywords: NPL, LDR, CAR, ROE