

ABSTRAK

Judul : Analisis Kausalitas antara Profitabilitas dan Likuiditas serta Faktor yang Mempengaruhi
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Penelitian ini bertujuan untuk mengetahui pengaruh kausalitas antara profitabilitas dan likuiditas. Serta pengaruh CAR, NPL, BOPO, *firm size*, inflasi, dan suku bunga BI terhadap profitabilitas (ROA) dan likuiditas (LDR). Objek yang digunakan adalah kelompok Bank Umum Swasta Nasional Devisa (BUSN). Dengan menggunakan *purposive sampling*, sampel yang terpilih ada 29 bank dari 42 bank. Data yang digunakan periode 2009-2018. Analisis yang digunakan adalah analisis data panel. Hasil penelitian menunjukkan bahwa terdapat kausalitas antara ROA dan LDR.

Kata kunci: *Return on Assets (ROA)*, *Loan to Deposit Ratio (LDR)*, *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, Biaya Operasi Pendapatan Operasi (BOPO), *Firm Size*, Inflasi, dan Suku Bunga Bank Indonesia

ABSTRACT

Title : Causality Analysis between Profitability and Liquidity and Factors Affecting
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This study aims to determine the effect of causality between profitability and liquidity. And the influence of CAR, NPL, BOPO, *firm size*, inflasi, Bank Indonesia interest rates on profitability (ROA) and liquidity (LDR). The object used is a group of Foreign Exchange National Private Private Banks (BUSN). By using *purposive sampling* the selected sample has 29 banks from 42 banks. Data used for 2009 to 2018. Analysis used is panel data analysis. The results showed that there was a causality between ROA and LDR.

Keywords: *Return on Assets (ROA)*, *Loan to Deposit Ratio (LDR)*, *Capital Adequacy Ratio (CAR)*, *Non Performing Loans (NPL)*, *Operating Income Operating Costs (BOPO)*, *Firm Size*, *Inflation*, and *Bank Indonesia Interest Rates*