

## ABSTRAK

Judul : Pengaruh *Non Performing Loan*, *Capital Adequacy Ratio*, dan *Loan to Deposit Ratio* Terhadap Profitabilitas Industri Perbankan Yang Terdaftar di Bursa Efek Indonesia Periode 2016-2018

Nama : Melati Mega Ndima

Program Studi : Akuntansi

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan*, *Capital Adequacy Ratio*, dan *Loan to Deposit Ratio* terhadap Profitabilitas Industri Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2016-2018. Profitabilitas diukur dengan menggunakan *Return on Asset*. Jenis data adalah data sekunder yang bersumber dari laporan keuangan dan laporan tahunan. Sampel yang digunakan adalah perusahaan Perbankan yang terdaftar di Bursa Efeke Indonesia periode 2016-2018 di *website* [www.idx.co.id](http://www.idx.co.id) dengan menggunakan metode *purposive sampling* dimana jumlah sampel yang digunakan adalah 41 perusahaan Perbankan. Metode analisis yang digunakan adalah regresi linear berganda.

Hasil pengujian hipotesis menunjukkan bahwa *Non Performing Loan*, *Capital Adequacy Ratio*, dan *Loan to Deposit Ratio* berpengaruh signifikan secara bersama-sama terhadap *Return on Asset* (ROA). *Non Performing Loan* secara parsial berpengaruh negatif terhadap *Return on Asset* (ROA). Secara parsial, *Capital Adequacy Ratio* tidak berpengaruh terhadap *Return on Asset* (ROA). *Loan to Deposit Ratio* secara parsial berpengaruh positif terhadap *Return on Asset* (ROA).

**Kata kunci** : *Return on Asset*, *Non Performing Loan*, *Capital Adequacy Ratio* dan *Loan to Deposit Ratio*

## ABSTRACT

*Title* : *The Effect of Non Performing Loan, Capital Adequacy Ratio, and Loan to Deposit Ratio on Profitability of Banking Industry Listed on the Indonesia Stock Exchange Period 2016-2018*

*Name* : Melati Mega Ndima

*Study Program* : *Accounting*

*This study aims to analyze the effect of Non Performing Loan, Capital Adequacy Ratio, and Loan to Deposit Ratio on Profitability of Banking industry listed on the Indonesia Stock Exchange period 2016-2018. Profitability is measured by Return on Assets (ROA). The type of data is secondary data sourced from financial reports and annual reports. The samples used are banking companies listed on the Indonesia Stock Exchange which are listing year 2016-2018 on [www.idx.co.id](http://www.idx.co.id) website using purposive sampling method which is the number of samples used are 41 Banking companies. The analytical method used is multiple linear regression.*

*The results show that Non Performing Loan, Capital Adequacy ratio, and Loan to Deposit Ratio have a significant effect jointly on Return on Asset. Non Performing Loan has a partially negative effect on Return on Asset (ROA). Partially, Capital Adequacy Ratio has no effect on Return on Asset (ROA). Loan to Deposit Ratio has a partially positive effect on Return on Asset (ROA).*

**Keywords** : *Return on Asset, Non Performing Loan, Capital Adequacy Ratio and Loan to Deposit Ratio*