

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* Terhadap *Return On Assets* Pada Sektor Perbankan konvensional yang Terdaftar di BEI Tahun 2017-2020 baik secara parsial maupun simultan. Penelitian dilakukan dengan menggunakan metode deskriptif verifikatif dengan menggunakan data sekunder dan jenis penelitian kuantitatif. Data yang digunakan data runtut waktu dari tahun 2017 - 2020 dengan sampel 15 perusahaan bank yang terdaftar di Bursa Efek Indonesia. Teknik analisis data yang digunakan adalah uji asumsi klasik, analisis regresi sederhana, analisis regresi berganda, koefisien korelasi, koefisien determinasi dan uji hipotesa. Berdasarkan hasil evaluasi secara keseluruhan, Besarnya pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* terhadap *Return On Assets* sebesar 29,5 %. Hasil penelitian menunjukkan bahwa secara parsial *Capital Adequacy Ratio* berpengaruh positif signifikan terhadap *Return On Assets* dan *Loan to Deposit Ratio* secara parsial berpengaruh positif signifikan terhadap *Return On Assets*. Berdasarkan dari uji hipotesis menunjukkan bahwa terdapat pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* terhadap *Return On Assets* Pada Sektor Perbankan konvensional yang Terdaftar di BEI periode Tahun 2017-2020.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR) dan *Return On Assets* (ROA).



ABSTRACT

This study aims to determine how the effect of the Capital Adequacy Ratio and Loan to Deposit Ratio on Return On Assets in the conventional banking sector listed on the IDX in 2017-2020 either partially or simultaneously. The research was conducted using descriptive verification method using secondary data and quantitative research types. The data used are time series data from 2017 - 2020 with a sample of 15 bank companies listed on the Indonesia Stock Exchange. The data analysis technique used is the classical assumption test, simple regression analysis, multiple regression analysis, correlation coefficient, coefficient of determination and hypothesis testing. Based on the results of the overall evaluation, the magnitude of the influence of the Capital Adequacy Ratio and Loan to Deposit Ratio on Return On Assets is 29.5%. The results showed that partially the Capital Adequacy Ratio had a significant positive effect on Return On Assets and the Loan to Deposit Ratio partially had a significant positive effect on Return On Assets. Based on the hypothesis test, it shows that there is an effect of Capital Adequacy Ratio and Loan to Deposit Ratio on Return On Assets in the conventional banking sector listed on the IDX for the 2017-2020 period.

Keywords: *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR) and Return On Assets (ROA).*

