

ABSTRAK

Dwi Kumala Safitri Agam, Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Beban Operasional Pendapatan Operasional (BOPO), Dan Ukuran Perusahaan (SIZE) Terhadap Profitabilitas (ROA) Pada Sektor Perbankan Yang Terdaftar di BEI Periode 2015-2019. Dibawah bimbingan Bapak R. Gatot Heru Pranjoto., S. E, M.M

Tujuan dari penelitian ini yaitu untuk mengetahui adanya pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), Beban Operasional Pendapatan Operasional (BOPO), Dan Ukuran Perusahaan (SIZE) baik secara parsial maupun secara simultan terhadap Profitabilitas (ROA) Pada Sektor Perbankan Yang Terdaftar di BEI Periode 2015-2019.

Pendekatan penelitian yang digunakan dalam penelitian ini adalah diskriptif dan kuantitatif. Pengambilan sampel menggunakan metode Purposive Sampling dan diperoleh sampel sebanyak 41 Perusahaan perbankan. Teknik analisis data yang digunakan adalah analisis regresi linear berganda.

Hasil analisis Uji T menunjukkan bahwa variabel *Capital Adequacy Ratio* (CAR) dan Ukuran Perusahaan (Size) berpengaruh positif dan signifikan. Hasil analisis Uji T menunjukkan bahwa variabel *Loan To Deposit Ratio* (LDR) berpengaruh positif dan tidak signifikan. Beban Operasional Pendapatan Operasional (BOPO) berpengaruh negatif dan tidak signifikan. Kemampuan menjelaskan dari keempat variabel independen terhadap Profitabilitas (ROA) adalah sebesar 77,9% yang ditunjukkan dari besarnya *Adjusted R Square*, sisanya 22,1% dijelaskan oleh variabel lainnya diluar model penelitian ini.

Kata Kunci : *Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Beban Operasional Pendapatan Operasional (BOPO), Dan Ukuran Perusahaan (SIZE), Profitabilitas (ROA)*

ABSTRACT

Dwi Kumala Safitri Agam, The Analysis of Influence Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expenses of Operating Income (BOPO), And Company Size (SIZE) on Profitability (ROA) in the Banking Sector Listed in the IDX Period 2015-2019. Under the guidance of Mr. R. Gatot Heru Pranjoto., S. E, M.M

The purpose of this study is to find out the influence of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expenses operating income (BOPO), and company size (SIZE) both partially and simultaneously on profitability (ROA) in the Banking Sector Listed in the IDX Period 2015-2019.

The research approach used in this research is descriptive and quantitative. Sampling using Purposive Sampling method and obtained samples as many as 41 banking companies. The data analysis technique used is multiple linear regression analysis.

The results of the T Test analysis showed that the variable Capital adequacy ratio (CAR) and Company Size (Size) had a positive and significant effect. The results of the T Test analysis showed that the Variable Loan To Deposit ratio (LDR) had a positive and insignificant effect. Operating Income Operating Expenses (BOPO) have a negative and insignificant effect. The ability to explain from the four independent variables to Profitability (ROA) is 77,9% indicated by the size of Adjusted R Square, the remaining 22,1% is explained by other variables outside this research model.

Keywords: *CAR, LDR, BOPO, SIZE, ROA*