

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR), *Loan To Deposito Ratio* (LDR), *Non Performing Loan* (NPL), Ukuran Perusahaan (*SIZE*), Dan Efisiensi Operasional (BOPO) terhadap profitabilitas perbankan (studi kasus pada perusahaan sektor perbankan yang terdaftar di bursa efek indonesia tahun 2013-2017)”. Penelitian ini menggunakan metode *purposive sampling* sebagai teknik pengambilan sampel dengan total sampel yang digunakan yaitu 197 sampel dari 42 perusahaan pada sektor perbankan. Alat analisis yang digunakan pada penelitian ini adalah analisis regresi linier berganda dengan program SPSS 23.

Hasil dari penelitian ini bahwa *Capital Adequacy Ratio* (CAR), berpengaruh positif signifikan terhadap profitabilitas (ROA), *Loan To Deposito Ratio* (LDR) tidak berpengaruh terhadap profitabilitas (ROA), *Non Performing Loan* (NPL) berpengaruh negatif signifikan terhadap profitabilitas (ROA), Ukuran Perusahaan (*SIZE*) berpengaruh positif signifikan terhadap profitabilitas (ROA), dan Efisiensi Operasional (BOPO) berpengaruh negatif signifikan terhadap profitabilitas (ROA).

Kata kunci : Profitabilitas (ROA), *Capital Adequacy Ratio* (CAR), *Loan To Deposito Ratio* (LDR),), *Non Performing Loan* (NPL), Ukuran Perusahaan (*SIZE*), dan Efisiensi Operasional (BOPO).

ABSTRACT

This study aims to analyze the effect of Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR), Non Performing Loans (NPL), Company Size (SIZE), and Operational Efficiency (BOPO) on Banking Profitability (Case Study in Banking Sector Companies Listed on the Indonesia Stock Exchange 2013-2017) ". This study uses a purposive sampling method as a sampling technique with a total sample of 197 samples from 42 companies in the banking sector. The analytical tool used in this study is multiple linear regression analysis with SPSS 23 program.

The results of this study that Capital Adequacy Ratio (CAR) has a significant positive effect on profitability (ROA), Loan To Deposit Ratio (LDR) does not affect profitability (ROA), Non Performing Loans (NPL) has a significant negative effect on profitability (ROA), Company Size (SIZE) has a significant positive effect on profitability (ROA), and Operational Efficiency (BOPO) has a significant negative effect on profitability (ROA).

Keywords: Profitability (ROA), Capital Adequacy Ratio (CAR), Loan To Deposit Ratio (LDR,) Non Performing Loans (NPL), Company Size (SIZE), and Operational Efficiency (BOPO).