

ABSTRAK

Devi Desdwiyani Herdiyana (1188020045) : Pengaruh *Loan To Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) terhadap *Return On Assets* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. Periode 2011-2020

Taraf kesehatan Bank sangat penting untuk kelangsungan usaha, sehingga diperlukan analisis untuk menilai laporan keuangana. Salah satu alat untuk mengukur kesehatan lembaga keuangan yaitu dengan menggunakan analisis CAMEL (*Capital, Assets, Management, Earning, Liquidity*). Aspek modal (*Capital*) terdiri dari *Capital Adequacy Ratio* (CAR), aspek aset terdiri dari *Non Performing Loan* (NPL), aspek earning terdiri dari *Return On Assets* (ROA), dan aspek likuiditas terdiri dari *Loan To Deposit Ratio* (LDR).

Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh *Loan To Deposite Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) dari masing – masing variabel dan secara simultan terhadap *Return On Assets* (ROA) pada PT. Bank Rakyat Indonesia (Persero) Tbk. Periode 2011-2020.

Metode yang digunakan dalam penelitian ini adalah metode deskriptif dan metode verifikatif dengan pendekatan kuantitatif. Tujuan penelitian ini adalah menjelaskan perkembangan *Loan To Deposite Ratio* (LDR), *Capital Adequacy Ratio* (CAR) dan *Return On Assets* (ROA).

Loan To Deposit Ratio (LDR) secara parsial terbukti tidak berpengaruh signifikan terhadap *Return On Asset* (ROA) dengan nilai t-hitung $0.934 < t\text{-tabel } 2.365$ dan nilai probabilitas $0.377 > 0.05$. *Capital Adequacy Ratio* (CAR) secara parsial terbukti berpengaruh negatif signifikan terhadap *Return On Asset* (ROA) dengan nilai koefisien t-hitung $2.444 > 2.365$ dan nilai probabilitas $0.040 < 0.05$. Pada pengujian secara simultan variabel *Loan To Deposit Ratio* (LDR) dan *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Return On Asset* (ROA) dengan nilai F-hitung $5.662 > 4.74$ F-tabel dan nilai probabilitas $0.029 < 0.05$. Berdasarkan analisis koefisien determinasi variabel *Loan To Deposit* (LDR) dan *Capital Adeuacy Ratio* (CAR) berpengaruh terhadap *Return On Asset* (ROA) sebesar 58.6% sisanya 41.4% oleh variabel lain yang tidak dimasukkan kedalam penelitian ini.

Kata kunci : *Loan To Deposit Ratio* (LDR), *Capital Adequacy Ratio* (CAR), Profitabilitas *Return On Assets* (ROA)

ABSTRACT

Devi Desdwiyani Herdiyana (1188020045) : The effect of Loan To Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) On The Return On Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. Period 2011-2020

The Bank's soundness level is very important for business continuity, so analysis is needed to assess the financial statements. One of the tools to measure the soundness of financial institutions is by using CAMEL analysis (Capital, Assets, Management, Earning, Liquidity). The capital aspect consists of the Capital Adequacy Ratio (CAR), the asset aspect consists of Non Performing Loans (NPL), the earning aspect consists of Return On Assets (ROA), and the liquidity aspect consists of the Loan To Deposit Ratio (LDR).

This study aims to determine whether there is an effect of Loan To Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) from each variable and simultaneously to Return On Assets (ROA) at PT. Bank Rakyat Indonesia (Persero) Tbk. 2011-2020 period.

The method used in this research is descriptive method and verification method with a quantitative approach. The purpose of this research is to explain the development of Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR) and Return On Assets (ROA).

Loan To Deposit Ratio (LDR) partially proved to have no significant effect on Return On Assets (ROA) with a t -count value of $0.934 < t$ -table 2.365 and a probability value of $0.377 > 0.05$. Capital Adequacy Ratio (CAR) partially proved to have a significant negative effect on Return On Assets (ROA) with a t -count value of $2.444 > 2.365$ and a probability value of $0.040 < 0.05$. In simultaneous testing, the variables Loan To Deposit Ratio (LDR) and Capital Adequacy Ratio (CAR) have a F -count value $5.662 > 4.74$ F -table and probability value $0.029 < 0.05$. Based on the analysis of the coefficient of determination, the Loan To Deposit (LDR) and Capital Adequacy Ratio (CAR) variables have an effect on Return On Assets (ROA) of 58.6%, the remaining 41.4% by other variables not included in this study.

Keywords : Loan To Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Probability Return On Assets (ROA)