

ABSTRAK

**PENGARUH *CAPITAL ADEQUACY RATIO*, *LOAN TO DEPOSIT RATIO*, DAN *NON-PERFORMING LOAN* TERHADAP PROFITABILITAS PERBANKAN
(Studi Pada Perusahaan yang Tergabung Dalam Indeks SRI-KEHATI Periode 2021-2025)**

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Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan *Non-Performing Loan* (NPL) terhadap profitabilitas perbankan yang diukur menggunakan Return on Assets (ROA) pada perusahaan perbankan yang tergabung dalam Indeks SRI-KEHATI periode 2021-2025. Jenis penelitian ini adalah penelitian kuantitatif dengan menggunakan data sekunder berupa laporan keuangan triwulanan. Teknik pengambilan sampel yang digunakan adalah *purposive sampling*, sehingga diperoleh data panel dari 4 perusahaan perbankan sebagai sampel penelitian. Teknik analisis data yang digunakan adalah analisis regresi linier berganda dengan bantuan perangkat lunak IBM SPSS. Hasil penelitian menunjukkan bahwa secara parsial CAR berpengaruh positif dan signifikan terhadap ROA, LDR tidak berpengaruh signifikan terhadap ROA, dan NPL berpengaruh negatif dan signifikan terhadap ROA. Secara simultan, CAR, LDR, dan NPL berpengaruh signifikan terhadap ROA. Hasil penelitian ini dapat berguna menjadi bahan pertimbangan bagi manajemen bank dalam meningkatkan profitabilitas serta bagi investor dalam menilai kinerja bank.

Kata Kunci: Perbankan, *Capital Adequacy Ratio*, *Loan to Deposit Ratio*, *Non-Performing Loan*, *Return on Assets*

ABSTRACT

THE EFFECT OF CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO, AND NON-PERFORMING LOAN ON BANKING PROFITABILITY (A Case of Companies Listed in the SRI-KEHATI Index for the 2021–2025 Period)

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This study aims to examine the effect of Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Non-Performing Loan (NPL) on banking profitability measured by Return on Assets (ROA) in banking companies listed in the SRI-KEHATI Index for the 2021-2025 period. This research is a quantitative study using secondary data in the form of quarterly financial reports. The sampling technique used was purposive sampling, resulting in four banking companies as the research sample. The data analysis technique used was multiple linear regression analysis with the help of IBM SPSS software. The results show that partially CAR has a positive and significant effect on ROA, LDR has no significant effect on ROA, and NPL has a negative and significant effect on ROA. Simultaneously, CAR, LDR, and NPL have a significant effect on ROA. The findings of this study are expected to serve as a consideration for bank management in maintaining profitability and for investors in assessing bank performance.

Keywords: *Banking, Capital Adequacy Ratio, Loan to Deposit Ratio, Non-Performing Loan, Return on Assets*