

ABSTRAK

Tujuan penelitian ini adalah menguji dan menganalisis pengaruh *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Non Performing Loan*, *Loan to Deposit Ratio* terhadap profitabilitas pada perusahaan perbankan yang terdaftar di BEI Periode 2017 – 2019 . Populasi penelitian yaitu seluruh perusahaan perbankan yang terdaftar di BEI Periode 2017-2019. Metode penentuan sampel yang digunakan dalam penelitian ini yaitu *purposive sampling* dengan jumlah sampel sebanyak 43 perusahaan perbankan. Hubungan dan atau pengaruh antar variabel dijelaskan dengan menggunakan metode analisis regresi berganda. Hasil penelitian ini menunjukkan bahwa *Capital Adequacy Ratio*, *Non Performing Loan* dan *Loan to Deposit Ratio* tidak berpengaruh terhadap profitabilitas, Biaya Operasional Pendapatan Operasional berpengaruh negatif dan signifikan terhadap profitabilitas.

Kata Kunci : *Capital Adequacy Ratio*, Biaya Operasional Pendapatan Operasional, *Non Performing Loan*, *Loan to Deposit Ratio*, *Return On Asset*.

ABSTRACT

The purpose of this study is to examine and analyze the effect of Capital Adequacy Ratio, Operational Cost Operating Income, Non Performing Loan, and Loan to Deposit Ratio on profitability in banking companies listed on the IDX for the 2017- 2019 period. The population study is were all banking companies listed on the IDX for the 2017-2019 period. The sampling method used was purposive sampling with a sample size of 43 banking companies. Relationship an or influence between variable is described by using multiple regression analysis. The result of this study is that Capital Adequacy Ratio, Non Performing Loan, Loan to Deposit Ratio have no effect on profitability, Operational Cost Operating Income have negative significant effect on profitability.

Keyword : Capital Adequacy Ratio, Operational Cost Operating Income, Non Performing Loan, Loan to Deposit Ratio, Return On Asset.