

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Non Performing Loan*, *Loan To Deposit Ratio*, dan *Capital Adequacy Ratio*, terhadap variabel dependen yaitu Profitabilitas. Penelitian ini dilakukan pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2017 sampai dengan 2020. Pada penelitian ini menggunakan metode analisis regresi linier berganda dan pengambilan sampel pada penelitian ini menggunakan metode purposive sampling sehingga diperoleh jumlah data sampel sebanyak 162 data sampel perbankan. Hasil pengujian hipotesis (uji t) menunjukkan bahwa *Non Performing Loan* (NPL) berpengaruh negatif dan signifikan terhadap Profitabilitas. *Loan To Deposit Ratio* (LDR) berpengaruh positif dan signifikan terhadap profitabilitas, dan *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap profitabilitas.

Kata Kunci : *Non Performing Loan*, *Loan To Deposit Ratio*, *Capital Adequacy Ratio*, dan Profitabilitas (*Return On Asset*)

### *ABSTRACT*

*This study aims to examine the effect of Non Performing Loan, Loan To Deposit Ratio, and Capital Adequacy Ratio, on the dependent variable, namely Profitability. This research was conducted on banking companies listed on the Indonesia Stock Exchange for the period 2017 to 2020. In this study using the multiple linear regression analysis method and the sampling in this study used the purposive sampling method so that the total sample data obtained was 162 banking sample data. The results of hypothesis testing (t test) shows that Non-Performing Loans (NPL) have a negative and significant effect on profitability. Loan To Deposit Ratio (LDR) has a positive and significant effect on profitability and the Capital Adequacy Ratio has no effect on profitability (ROA).*

*Keywords: Non-Performing Loans, Capital Adequacy Ratio, and Profitability (Return On Assets)*