

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Loan To Deposit Ratio* (LDR), *Non Performing Loan* (NPL) dan *Capital Adequacy Ratio* (CAR) terhadap Profitabilitas (ROA) pada Bank Umum Konvensional Yang Terdaftar Di BEI Periode 2019-2021. Tehknik sampel yang digunakan yaitu *purposive sampling* data yang telah diperoleh adalah sebanyak 153 sampel. Teknik analisis data yang dipergunakan pada penelitian ini yaitu analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa LDR tidak berpengaruh dan tidak signifikan terhadap ROA, NPL berpengaruh negatif signifikan terhadap ROA dan CAR tidak berpengaruh dan tidak signifikan terhadap ROA.

**Kata kunci** : *Loan ToDeposit Ratio, Non Performing Loan, Capital Adequacy Ratio dan Profitabilitas*

## **ABSTRACT**

*This study aims to determine the effect of Loan To Deposit Ratio (LDR), Non Performing Loans (NPL) and Capital Adequacy Ratio (CAR) on Profitability (ROA) of Conventional Commercial Banks Registered on the IDX for the 2019-2021 period. The sampling technique is purposive sampling. The data that has been obtained is 153 sampel. The data analysis technique in this study is using multiple linear regression analysis technique. The results of the analysis this study indicate that LDR has 'n effect and is 'n signifikan on ROA, NPL has a significant negative effect on ROA and CAR has 'n effect and is 'n signifikan on ROA.*

**Keywords : Loan To Deposit Ratio, Non Performing Loans, Capital Adequacy Ratio and Profitabilty**