

## ABSTRAK

Penelitian yang memiliki tujuan untuk menganalisis pengaruh variabel independen yaitu: *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR), *Non Performing Loan* (NPL) dan *Equity to Total Assets Ratio* (EAR) terhadap variabel dependen Profitabilitas (ROA).

Populasi dalam penelitian ini ialah semua Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia periode 2014-2018. Pengambilan sampel menggunakan metode *sensus*. Data penelitian dianalisis menggunakan metode analisis regresi data panel dengan aplikasi *Eviews 9*. Preferensi model regresi data panel meliputi estimasi *Common Effect Model* (CEM), *Fixed Effect Model* (FEM) dan *Random Effect Model* (REM). Penentuan yang terpilih menggunakan model Uji Chow dan Uji Hausman.

Hasil dari uji tersebut memberikan rekomendasi untuk memakai output Estimasi *Fixed Effect Model* (FEM) untuk pengujian hipotesis. Hasil penelitian memperlihatkan bahwa CAR dan EAR berpengaruh positif tidak signifikan terhadap Profitabilitas, LDR berpengaruh positif dan signifikan terhadap Profitabilitas, sedangkan NPL berpengaruh negatif dan signifikan terhadap Profitabilitas.

**Kata Kunci: ROA, CAR, LDR, NPL dan EAR**

## **ABSTRACT**

*Research having the objective of to analyze variable influence independent: Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Non Performing Loan (NPL) and Equity to Total Assets Ratio (EAR) dependent on variable Profitability (ROA).*

*The population in this research is all Banks Conventional Public in the Indonesia Stock Exchange for the 2014-2018 period. The sample in a census. Research conducted in a regression analysis data analyzed by the application Eviews 9. Preference model regression data panel covering Estimation Common Effect Model (CEM), Fixed Effect Model (FEM) and Random Effect Model (REM). The determination of chosen use the model Test Chow and Test Hausman.*

*The results of the was recommended to wear output Estimation Fixed Effect Model (FEM) for the testing of hypothesis. This research shows that CAR and EAR a positive impact not significantly to Profitability, LDR had a positive impact and significantly, while NPL had negative impact and significantly to Profitability.*

**Keywords: ROA, CAR, LDR, NPL and EAR**