

## ABSTRAK

Penelitian untuk mengetahui Kecukupan Modal (CAR), *Loan to Deposit Ratio* (LDR), Kualitas Aktiva Produktif dan Ukuran Bank (*Size*) terhadap Kemampulabaan Bank. Populasi penelitian ini ialah Bank Umum Konvensional di BEI periode 2018-2020. Sampel dalam penelitian ini diambil dengan metode *purposive sampling*. Data dianalisis dengan uji statistika deskriptif, uji asumsi klasik uji F dan Uji hipotesis (uji t). Hasil uji Fit Model menyatakan bahwa CAR, LDR, Kualitas aktiva Produktif dan Ukuran Bank (*Size*) berpengaruh terhadap ROA. Hasil uji t menyatakan bahwa Kecukupan Modal (CAR) tidak berpengaruh secara parsial terhadap Kemampulabaan Bank (ROA), *Loan to Deposit Ratio* (LDR) tidak berpengaruh secara parsial terhadap Kemampulabaan Bank (ROA), Kualitas Aktiva Produktif berpengaruh secara parsial terhadap Kemampulabaan Bank (ROA) dan Ukuran Bank (*Size*) berpengaruh secara parsial terhadap Kemampulabaan Bank (ROA).

Kata Kunci: Kecukupan Modal (CAR), LDR, Kualitas Aktiva Produktif, Ukuran Bank (*Size*), Kemampulabaan Bank (ROA)

## **ABSTRACT**

*This study is to determine Capital Adequacy (CAR), Loan to Deposit Ratio (LDR), Earning Asset Quality and Bank Size (Size) on Bank Profitability. The population of this research is Conventional Commercial Banks at BEI for the period 2018-2020. The sample in this study was taken by purposive sampling method. Data were analyzed by descriptive statistical test, classical assumption test F test and hypothesis test (t test). The results of the Fit Model test state that CAR, LDR, Earning Asset Quality and Bank Size (Size) have an effect on ROA. The results of the t test state that Capital Adequacy (CAR) has no partial effect on Bank Profitability (ROA), Loan to Deposit Ratio (LDR) does not partially affect Bank Profitability (ROA), Earning Asset Quality partially affects Bank Profitability (ROA) and Bank Size (Size) partially affect the Bank's Profitability (ROA).*

*Keywords: Capital Adequacy (CAR), LDR, Earning Asset Quality, Bank Size (Size), Bank Profitability (ROA)*