

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Capital Adequency Ratio (CAR), Debt to Equity Ratio (DER), dan Non Performing Loan (NPL) terhadap Profitabilitas Perusahaan (Studi Empiris pada Bank Umum yang Terdaftar di Bursa Efek Indonesia Periode 2017-2019). Hipotesis dalam penelitian ini adalah : 1) Terdapat pengaruh Capital Adequency Ratio (CAR) terhadap profitabilitas perusahaan, 2) Terdapat pengaruh Debt to Equity Ratio (DER) terhadap profitabilitas perusahaan, 3) Terdapat pengaruh Non Performing Loan (NPL) terhadap profitabilitas perusahaan. Populasi yang digunakan dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2017-2019 sebanyak 45 perusahaan. Jenis penelitian ini adalah menggunakan penelitian kuantitatif, jenis data menggunakan data sekunder dan sampel dengan kriteria tertentu dengan metode purposive sampling. Sumber data penelitian ini adalah data kuantitatif yang diperoleh dari laporan keuangan tahunan yang dipublikasikan dari Bursa Efek Indonesia (BEI) tahun 2017- 2019. Teknik analisis data menggunakan regresi dengan analisis uji asumsi klasik, analisis regresi berganda serta pengujian hipotesis. Berdasarkan analisis yang telah dilakukan, maka dapat disimpulkan: 1). Capital Adequency Ratio (CAR) berpengaruh signifikan terhadap kinerja keuangan, 2).Debt to Equity Ratio (DER) tidak berpengaruh signifikan terhadap kinerja keuangan,3).Non Performing Loan (NPL) tidakberpengaruh signifikan terhadap kinerja keuangan.

Kata Kunci : Capital Adequency Ratio (CAR), Debt to Equity Ratio (DER), dan Non Performing Loan (NPL), Profitabilitas

ABSTRACT

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Debt to Equity Ratio (DER), and Non Performing Loan (NPL) on Company Profitability (Empirical Study on Commercial Banks Listed on the Indonesia Stock Exchange for the 2017-2019 Period). The hypotheses in this study are: 1) There is an effect of Capital Adequacy Ratio (CAR) on the company's profitability, 2) There is an influence of Debt to Equity Ratio (DER) on the company's profitability, 3) There is an effect of Non Performing Loan (NPL) on the company's profitability. The population used in this study are banking companies listed on the Indonesia Stock Exchange (IDX) in 2017-2019 as many as 45 companies. This type of research is using quantitative research, the type of data using secondary data and samples with certain criteria with purposive sampling method. The data source of this research is quantitative data obtained from the annual financial statements published from the Indonesia Stock Exchange (IDX) in 2017-2019. The data analysis technique uses regression with classical assumption test analysis, multiple regression analysis and hypothesis testing. Based on the analysis that has been done, it can be concluded: 1). Capital Adequacy Ratio (CAR) has a significant effect on financial performance, 2). Debt to Equity Ratio (DER) has no significant effect on financial performance, 3). Non-Performing Loan (NPL) has no significant effect on financial performance.

Keywords: Capital Adequacy Ratio (CAR), Debt to Equity Ratio (DER), and Non Performing Loans (NPL), Profitability