

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh rasio keuangan terhadap kinerja perbankan yang terdaftar di Bursa Efek Indonesia periode 2016-2019. Rasio keuangan merupakan indikator yang digunakan untuk mengetahui kinerja keuangan suatu bank. Dalam penelitian ini indikator yang digunakan antara lain *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan *Return On Asset* (ROA). Penelitian ini menggunakan jenis data sekunder yang berupa laporan keuangan perbankan yang terdaftar di Bursa Efek Indonesia periode 2016-2019 melalui website [www.idx.co.id](http://www.idx.co.id). Teknik sampel yang digunakan adalah *purposive sampling*, dengan jumlah sampel dipilih sebanyak 20 perbankan dengan kriteria penarikan sampel yang telah ditentukan. Metode analisa yang digunakan meliputi uji statistik deskriptif, uji asumsi klasik dan uji hipotesis yang menggunakan analisis regresi linear berganda. Hasil penelitian menyatakan bahwa *Capital Adequacy Ratio* (CAR) secara parsial tidak berpengaruh terhadap *Return On Asset* (ROA), sedangkan *Non Performing Loan* (NPL) secara parsial berpengaruh terhadap *Return On Asset* (ROA), dan *Loan to Deposit Ratio* (LDR) secara parsial tidak berpengaruh terhadap *Return On Asset* (ROA).

**Kata Kunci :** *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Return On Asset* (ROA).



## **ABSTRACT**

*This study aims to examine the effect of financial ratios on the performance of the banks listed on the Indonesia Stock Exchange for the period 2016-2019. Financial ratios are indicators used to determine the financial performance of a bank. In this study the indicators used include Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), and Return On Asset (ROA). This study uses secondary data in the form of banking financial statements listed on the Indonesia Stock Exchange for the 2016-2019 period through the website [www.idx.co.id](http://www.idx.co.id). The sampling technique used is purposive sampling, with the number of samples selected as many as 20 banks with predetermined sampling criteria. The analytical methods used include descriptive statistical test, classical assumption test, and hypothesis testing using multiple linear regression analysis. The results of the study stated that Capital Adequacy Ratio (CAR) partially has no effect on Return On Asset (ROA), while Non Performing Loan (NPL) partially affect Return On Asset (ROA), and Loan to Deposit Ratio (LDR) partially has no effect on Return On Asset (ROA).*

**Keywords : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Return On Asset (ROA).**

