ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Loan to Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio dan Beban Operasional Pendapatan Operasional terhadap profitabilitas perusahaan perbankan yang terdaftar di BEI tahun 2021-2023. Penelitian ini mengambil 45 perusahaan yang merupakan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) untuk digunakan sebagai sampel. Dimana penelitian menggunakan data sekunder. Pengujian normalitas menggunakan *kolmogorof-smirnov*. Alat analisis yang digunakan dalam penelitian ini adalah analisis statistik deskriptif, analisis regresi linier berganda, uji asumsi klasik (normalitas, multikolinieritas dan heterosdastisitas), uji t, uji F dan koefisien determinasi. Hasil dari penelitian ini menjelaskan bahwa secara parsial capital adequacy ratio dan beban operasional pendapatan operasional berpengaruh signifikan terhadap profitabilitas. Sedangkan loan to deposit ratio dan non performing loan tidak berpengaruh signifikan terhadap profitabilitas perusahaan perbankan yang terdaftar di BEI tahun 2021-2023.

Kata Kunci : Loan to Deposit Ratio, Non Performing Loan, Capital Adequacy Ratio, Beban Operasional Pendapatan Operasional dan Profitabilitas

ABSTRACT

This study aims to determine the effect of inventory intensity, corporate social responsibility, and This study aims to determine the effect of the Loan-to-Deposit Ratio, Non-Performing Loans, Capital Adequacy Ratio, and Operating Expenses/Operating Income on the profitability of banking companies listed on the Indonesia Stock Exchange (IDX) for the 2021-2023 period. This study sampled 45 banking companies listed on the Indonesia Stock Exchange (IDX). Secondary data was used for the study. The Kolmogorov-Smirnov normality test was used. The analytical tools used in this study were descriptive statistical analysis, multiple linear regression analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity), t-tests, F-tests, and the coefficient of determination. The results of this study indicate that the capital adequacy ratio and operating expenses/operating income have a significant effect on profitability. Meanwhile, the loan-to-deposit ratio and non-performing loans do not significantly influence the profitability of banking companies listed on the IDX for the 2021-2023 period.

Keywords: Loan-to-Deposit Ratio, Non-Performing Loans, Capital Adequacy Ratio, Operating Expenses/Operating Income, and Profitability