

INTISARI

Penelitian ini bertujuan menganalisis pengaruh kecukupan modal yang diukur dengan *capital adequacy ratio*, likuiditas diukur dengan *loan to deposit ratio*, ukuran perusahaan diukur dengan *size*, risiko kredit diukur dengan *non performing loan*, dan efisiensi operasional diukur dengan rasio biaya operasional dan pendapatan operasional terhadap profitabilitas yang diukur dengan *return on asset ratio*. Objek yang digunakan dalam penelitian ini adalah perbankan umum konvensional yang terdaftar di bursa efek Indonesia periode 2013-2017. Dalam penelitian ini menggunakan sampel sejumlah 40 perusahaan yang dipilih menggunakan *purposive sampling*. Alat analisis yang digunakan adalah analisis regresi linier berganda.

Berdasarkan analisis regresi linier berganda dengan taraf signifikansi 5% diperoleh hasil bahwa kecukupan modal tidak berpengaruh signifikan terhadap profitabilitas, likuiditas tidak berpengaruh signifikan terhadap profitabilitas, ukuran perusahaan berpengaruh positif signifikan terhadap profitabilitas, risiko kredit berpengaruh negatif signifikan terhadap profitabilitas, efisiensi operasional berpengaruh negatif signifikan terhadap profitabilitas.

Kata kunci: bank, kecukupan modal, likuiditas, ukuran perusahaan, dan profitabilitas.

ABSTRACT

This research is aimed at analyzing the effects of capital adequacy measured using capital adequacy ratio, liquidity measured using loan to deposit ratio, company size measured using size, credit risk measured using non-performing loan, and operational efficiency measured using ratio of operating costs and operational income toward profitability measured that was measured using return on asset ratio. The object of this research was conventional general banking registered in Indonesia stock exchange in the period of 2013-2017. This research employed 40 companies as the research sample selected through purposive sampling. Multiple linear regression was utilized to analyze the data.

The multiple linear regression analysis result with significance level of 5% shows that the capital adequacy insignificantly impacted the profitability, the liquidity insignificantly impacted the profitability, the company size significantly and positively impacted the profitability, the credit risk negatively and significantly impacted the profitability, the operational efficiency negatively and significantly impacted the profitability.

Key words: bank, capital adequacy, liquidity, company size, and profitability.