

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh *non performing loan*, *capital adequacy ratio*, dan kepemilikan manajerial terhadap profitabilitas pada sektor *perbankan* yang terdaftar di Bursa Efek Indonesia selama periode 3 tahun yaitu mulai tahun 2016 – 2018. Profitabilitas diproksikan dengan *Return on Assets* (ROA). Jenis penelitian ini adalah penelitian kuantitatif. Pengambilan sampel dalam penelitian ini dilakukan dengan metode *purposive sampling* dengan kriteria – kriteria yang telah ditentukan. Jumlah sampel perusahaan yang memenuhi kriteria dalam penelitian sebanyak 10 perusahaan sektor *perbankan* yang terdaftar di Bursa Efek Indonesia.

Metode teknik analisis yang digunakan adalah analisis regresi linier berganda dengan uji asumsi klasik, uji f, serta uji t dengan menggunakan aplikasi SPSS versi 22. Hasil penelitian ini menunjukkan bahwa *non performing loan* berpengaruh tidak signifikan terhadap profitabilitas, *capital adequacy ratio* berpengaruh signifikan terhadap profitabilitas, sedangkan kepemilikan manajerial berpengaruh tidak signifikan terhadap profitabilitas.

Kata Kunci : *non performing loan*, *capital adequacy ratio*, kepemilikan manajerial, *return on asset*

ABSTRACT

This research aimed to examine and analyze the effect of non-performing loan, capital adequacy ratio, and managerial ownership on the profitability of banking sector which was listed on Indonesia Stock Exchange 2016-2018. While, profitability was referred to return on asset (ROA). Moreover, the research was quantitative, furthermore, the data collection technique used purposive sampling in which the sample was based on criteria given. In line with, there were 10 banking companies which were listed on Indonesia Stock Exchange.

The data analysis technique used multiple linear regression, classical assumption test, f test, ttest with SPSS 22. In addition, the research result concluded non-performing loan had insignificant effect on the profitability of banking sector which was listed on Indonesia Stock Exchange 2016-2018. On the other hand, capital adequacy ratio had significant effect on the profitability of banking sector which was listed on Indonesia Stock Exchange 2016-2018. Similar to non-performing loan, managerial ownership had significant effect on the profitability of banking sector which was listed on Indonesia Stock Exchange 2016-2018.

Keywords: Non-performing loan, capital Adequacy Ratio, Managerial Ownership, Return On Asset.

