

ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh Likuiditas terhadap Profitabilitas, Risiko Kredit terhadap Profitabilitas, *Capital Adequacy Ratio* terhadap Profitabilitas dan Likuiditas, Risiko Kredit, *Capital Adequacy Ratio* terhadap Profitabilitas. Setiap bank harus dapat menjaga tingkat kesehatan Profitabilitas karena dengan nilai Profitabilitas yang baik maka akan berdampak terhadap kepercayaan masyarakat, investor dan perkembangan usaha bank itu sendiri.

Penelitian ini menggunakan jenis penelitian kuantitatif. Populasi dalam penelitian ini adalah perusahaan perbankan swasta yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2015-2018 berjumlah 38 perusahaan. Teknik pengambilan sampel dilakukan dengan metode *purposive sampling* yang menghasilkan 20 perusahaan atau 80 sampel penelitian. Data yang digunakan dalam penelitian ini merupakan data sekunder yang diambil melalui teknik dokumentasi yang terdiri dari *annual report* perusahaan perbankan dengan menggunakan analisis regresi berganda.

Hasil penelitian ini menunjukkan bahwa Likuiditas berpengaruh signifikan terhadap Profitabilitas, Risiko Kredit dan *Capital Adequacy Ratio* tidak berpengaruh terhadap Profitabilitas, sementara itu Likuiditas, Risiko Kredit, *Capital Adequacy Ratio* secara simultan berpengaruh terhadap Profitabilitas.

Kata kunci: Likuiditas, Risiko Kredit, *Capital Adequacy Ratio*, Profitabilitas

ABSTRACT

This research aimed to examine and analyze the effect of liquidity on profitability, credit risk on profitability, Capital Adequacy Ratio on profitability and liquidity, risk ratio, Capital Adequacy on profitability. While, every banks have to maintain its profitability since it would affect the public trust, investor and for the development of its bank.

The research was quantitative. Moreover, the population was 38 private banking which were listed on Indonesia Stock Exchange (IDX) 2015-2018. Furthermore, the data collection technique used purposive sampling. In line with, there were 20 companies as sample with 4 years observation. Therefore, the total sample was 80. Additionally, the data were secondary which in the form of documentation consist of companies' annual report. In addition, the data analysis technique used multiple regression.

The research result concluded liquidity had signifikan effect on profitability. On the other hand, credit risk and Capital Adequacy Ratio did not affect profitability, In brief, liquidity, credit risk, and Capital Adequacy Ratio affected simultaneously profitability.

Keywords: Liquidity, Credit Risk, Capital Adequacy Ratio, Profitability



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