ABSTRAK

Pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* Terhadap *Return on Assets* pada Bank Konvensional yang Terdaftar di Bursa Efek Indonesia periode 2018-2024

Anjani Sukmawati

Industri perbankan memiliki peran penting dalam mendukung kegiatan ekonomi dan sistem keuangan di Indonesia. Sebagai lembaga intermediasi, bank menghimpun dana masyarakat dan menyalurkannya kembali dalam bentuk kredit. Kondisi tersebut menuntut bank untuk menjaga kinerja keuangan dan meningkatkan profitabilitas secara berkelanjutan. Dalam menjalankan kegiatan operasionalnya, kecukupan modal dan kemampuan penyaluran dana menjadi faktor yang perlu diperhatikan. Namun, tingginya kecukupan modal dan penyaluran dana belum tentu diikuti oleh peningkatan profitabilitas bank. Penelitian ini bertujuan untuk menganalisis pengaruh *Capital Adequacy Ratio* (CAR) dan *Loan to Deposit Ratio* (LDR) terhadap *Return on Assets* (ROA) secara simultan dan parsial pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2018–2024. Metode yang digunakan adalah kuantitatif dengan pendekatan deskriptif dan verifikatif. Data penelitian berupa data sekunder yang bersumber dari laporan keuangan tahunan, Bursa Efek Indonesia, Otoritas Jasa Keuangan, dan laporan tahunan masing-masing bank. Pengambilan sampel menggunakan teknik *purposive sampling* dengan jumlah 9 bank dan 63 observasi. Data dianalisis menggunakan regresi data panel dengan *Fixed Effect Model* (FEM). Hasil penelitian menunjukkan bahwa CAR dan LDR secara simultan berpengaruh signifikan terhadap ROA. Secara parsial, CAR tidak berpengaruh signifikan terhadap ROA, sedangkan LDR berpengaruh signifikan terhadap ROA. Hasil ini menunjukkan bahwa penyaluran dana melalui LDR lebih berperan dalam mendukung profitabilitas bank dibandingkan kecukupan modal melalui CAR secara individual.

Kata Kunci: ***Capital Adequacy Ratio, Loan to Deposit Ratio, Return on Assets.***

ABSTRACT

The Effect of Capital Adequacy Ratio and Loan to Deposit Ratio on Return on Assets in Conventional Banks Listed on the Indonesia Stock Exchange for the Period 2018–2024

Anjani Sukmawati

The banking industry plays an important role in supporting economic activities and the financial system in Indonesia. As an intermediary institution, banks collect funds from the public and redistribute them in the form of loans. This condition requires banks to maintain financial performance and improve profitability sustainably. In carrying out their operations, capital adequacy and the ability to distribute funds are important factors that need to be considered. However, a high level of capital adequacy and fund distribution does not necessarily lead to increased bank profitability. This study aims to analyze the effect of the Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) on Return on Assets (ROA) simultaneously and partially in conventional commercial banks listed on the Indonesia Stock Exchange for the period 2018–2024. The research method used is quantitative with a descriptive and verificative approach. The data consist of secondary data obtained from annual financial reports, the Indonesia Stock Exchange, the Financial Services Authority, and the annual reports of each bank. The sampling technique used is purposive sampling, resulting in 9 banks with 63 observations. The data were analyzed using panel data regression with the Fixed Effect Model (FEM). The results show that CAR and LDR simultaneously have a significant effect on ROA. Partially, CAR does not have a significant effect on ROA, while LDR has a significant effect on ROA. These results indicate that fund distribution through LDR plays a more significant role in supporting bank profitability than capital adequacy through CAR individually.

Keywords: Capital Adequacy Ratio, Loan to Deposit Ratio, Return on Assets.