

**Analisis Pengaruh *Capital Adequacy Ratio*, *Debt to Equity Ratio*,
Loan to Deposit Ratio, dan *Earning Per Share* Terhadap *Return On Asset***
Studi pada Bank Umum Konvensional yang Terdaftar di Bursa Efek Indonesia
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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Analisis Pengaruh *Capital Adequacy Ratio* (CAR), *Debt to Equity Ratio* (DER), *Loan to Deposit Ratio* (LDR), dan *Earning Per Share* (EPS) terhadap *Return On Asset* (ROA) studi pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia periode 2014-2017. Dari 45 bank konvesional yang terdaftar di Bursa Efek Indonesia, hanya 20 bank konvensional yang memenuhi kriteria sampel penelitian yang ditetapkan. Teknik analisis data dilakukan dengan uji statistik deskriptif, pengujian hipotesis menggunakan analisis regresi liner berganda dengan bantuan SPSS. Hasil penelitian menjelaskan bahwa variabel CAR, DER, dan EPS secara simultan berpengaruh signifikan terhadap ROA. Secara parsial hasil penelitian ini menunjukkan bahwa dari empat variabel di atas hanya EPS merupakan variabel yang berpengaruh signifikan terhadap ROA sedangkan CAR, DER dan LDR tidak berpengaruh terhadap ROA perusahaan perbankan di Bursa Efek Indonesia.

Kata kunci : *Capital Adequacy Ratio*, *Debt to Equity Ratio*, *Loan to Deposit Ratio*, *Earning Per Share*, *Return On Asset*

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ABSTRACT

This study aims to determine the effect of the Influence Analysis of Capital Adequacy Ratio (CAR), Debt to Equity Ratio (DER), Loan to Deposit Ratio (LDR), and Earning Per Share (EPS) on Return On Assets (ROA) at conventional commercial banks listed on the Indonesia Stock Exchange for the period 2014-2017. Of the 45 conventional banks listed on the Indonesia Stock Exchange, only 20 conventional banks meet the criteria for the research sample set. Data analysis techniques were carried out by descriptive statistical tests, hypothesis testing using multiple linear regression analysis with the help of SPSS. The results of the study explain that the variables CAR, DER, and EPS simultaneously have a significant effect on ROA. Partially the results of this study indicate that of the four variables above only EPS is a variable that has a significant effect on ROA while CAR, DER and LDR have no effect on ROA of banking companies on the Indonesia Stock Exchange.

Keyword : Capital Adequacy Ratio, Debt to Equity Ratio, Loan to Deposit Ratio, Earning Per Share, Return On Asset

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