

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh likuiditas, *Financing to Deposit Rasio*, *Employee Stock Ownership Program*, dan *Leverage* terhadap Profitabilitas. Data yang digunakan adalah data sekunder berupa laporan keuangan dan *annual report* tahun 2015 sampai 2019. Sampel pada penelitian ini adalah perusahaan Sektor Perbankan yang terdaftar di Bursa Efek Indonesia sebanyak 35 perusahaan.

Hasil penelitian menunjukkan bahwa variabel Likuiditas berpengaruh signifikan terhadap Profitabilitas, *Financing to Deposit rasio* secara parsial tidak berpengaruh signifikan terhadap Profitabilitas, *Employee Stock Ownership Program* secara parsial tidak berpengaruh signifikan terhadap Profitabilitas dan *Leverage* secara parsial berpengaruh signifikan terhadap profitabilitas.

Kata kunci : **Likuiditas, *Financing To Deposit Rasio* , *Employee Stock Ownership Program*, *Leverage* Dan Profitabilitas**

ABSTRACT

The purpose of this study was to analyze the effect of liquidity, Financing to Deposit Ratio, Employee Stock Ownership Program, and Leverage on Profitability. The data used are secondary data in the form of financial reports and annual reports from 2015 to 2019. The sample in this study is the Banking Sector companies listed on the Indonesia Stock Exchange as many as 35 companies.

The results showed that the liquidity variable had a significant effect on profitability, the Financing to Deposit ratio partially had no significant effect on profitability, the Employee Stock Ownership Program partially had no significant effect on profitability and the partial leverage had a significant effect on profitability.

Keywords: Liquidity, Financing To Deposit Ratio, Employee Stock Ownership Program, Leverage And Profitability