

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh pertumbuhan kredit, dana pihak ketiga, kecukupan modal, dan *Loan to deposit ratio* terhadap profitabilitas pada Perbankan yang terdaftar di Bursa Efek Indonesia Tahun 2016-2020. Teknik pemilihan sampel menggunakan purposive sampling dan didapatkan sebanyak 35 Perusahaan manufaktur. Teknik analisis data menggunakan analisis regresi panel menggunakan Eviews 10.0.

Berdasarkan hasil uji hipotesis pertumbuhan kredit tidak berpengaruh signifikan terhadap profitabilitas. Dana pihak ketiga berpengaruh signifikan terhadap profitabilitas. Kecukupan modal berpengaruh signifikan terhadap profitabilitas. *Loan to deposit ratio* tidak berpengaruh signifikan terhadap profitabilitas. Hasil hipotesis secara simultan menjelaskan bahwa pertumbuhan kredit, dana pihak ketiga, kecukupan modal, dan *Loan to deposit ratio* secara bersama-sama berpengaruh signifikan terhadap Profitabilitas pada Perbankan yang terdaftar di Bursa Efek Indonesia tahun 2016-2020. Kontribusi variabel independen yaitu Pertumbuhan kredit, Dana pihak ketiga, Kecukupan modal dan *Loan to deposit ratio* terhadap variabel dependen yaitu Profitabilitas adalah sebesar 7,11% dan sisanya sebesar 92,89% ditentukan oleh variabel lain yang tidak dianalisis dalam model pada penelitian ini.

Disarankan agar perusahaan mampu meningkatkan profitabilitas melalui peningkatan dana pihak ketiga, karena dana dari pihak ketiga mampu mempengaruhi profitabilitas dari perusahaan.

kata kunci : pertumbuhan kredit, dana pihak ketiga, kecukupan modal, dan *Loan to deposit ratio*, profitabilitas

ABSTRACT

This study aims to examine the effect of credit growth, third party funds, capital adequacy, and Loan to deposit ratio profitability on banks listed on the Indonesia Stock Exchange 2016-2020. The sample selection technique used purposive sampling and obtained as many as 35 manufacturing companies. The data analysis technique used panel regression analysis using Eviews 10.0.

The results Based on the hypothesis test credit growth has no significant effect on profitability. Third party funds have a significant effect on profitability. Capital adequacy has a significant effect on profitability. Loan deposit ratio has no significant effect on profitability. The results of the hypothesis simultaneously explain that credit growth, third party funds, capital adequacy, and loan deposit ratios together have a significant effect on profitability in banks listed on the Indonesia Stock Exchange in 2016-2020. The independent contribution variables are credit growth, third party funds, capital adequacy and loan deposit ratio to the dependent variable, namely profitability, which is 7.11% and the remaining 92.89% is determined by other variables not analyzed in the model in this study.

It is recommended that the company be able to increase profitability through increasing third party funds, because funds from third parties can affect the profitability of the company.

keywords: credit growth, third party funds, capital adequacy, and Loan to deposit ratio, profitability