

**PENGARUH LIKUIDITAS (LDR), DANA PIHAK KETIGA (DPK) DAN
KECUKUPAN MODAL (CAR) TERHADAP PROFITABILITAS (ROA)
PADA PERBANKAN BUMN DI INDONESIA PERIODE 2014-2017**

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ABSTRAK

Tujuan penelitian untuk mengetahui LDR, DPK, dan CAR berpengaruh secara parsial dan simultan terhadap ROA pada perbankan BUMN periode 2014-2017. Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif, teknik pengumpulan data melalui studi kepustakaan dan dokumentasi. Sumber data diperoleh melalui situs resmi masing-masing bank BUMN. Teknik analisis data menggunakan Uji Asumsi Klasik, Analisis Linear Berganda, Analisis Koefisien Kolerasi, Analisis Koefisien Determinasi, Uji-t, dan Uji-f.

Hasil penelitian ini menunjukkan secara parsial LDR berpengaruh negatif tetapi tidak signifikan terhadap ROA, DPK tidak berpengaruh positif namun signifikan terhadap ROA, dan CAR tidak berpengaruh positif namun signifikan terhadap ROA. Secara simultan rasio LDR, DPK, dan CAR secara bersamaan berpengaruh signifikan terhadap ROA.

Kata kunci : *Loan to Deposit Ratio, Dana Pihak Ketiga, Capital Adequacy Ratio, Return on Asset.*

***THE EFFECT OF LIQUIDITY (LDR), THIRD PARTY FUNDS AND
CAPITAL SPEED ON PROFITABILITY (ROA) IN BUMN BANKS IN THE
PERIOD OF THE 2014-2017***

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ABSTRACT

The research objective to find out the LDR, DPK, and CAR has a partial and simultaneous influence on ROA in BUMN banking for the period 2014-2017. The research method used is descriptive and verification method, data collection techniques through library research and documentation. Data sources are obtained through the official website of each state-owned bank. The data analysis technique used the Classical Assumption Test, Multiple Linear Analysis, the Analysis of the Colleration Coefficient, the Determination Coefficient Analysis, the t-Test, and the F-Test.

The results of this study indicate that partially the LDR has a negative effect but is not significant for ROA, the TPF does not have a positive effect but is significant towards ROA, and CAR does not have a significant positive effect on ROA. Simultaneously the LDR, DPK and CAR ratios simultaneously have a significant effect on ROA.

Keywords : ***Loan Ratio to Deposit, Third Party Funds, Capital Adequacy Ratio, Asset Returns***