

ABSTRAK

ALPIAN HUTAGAOL, NIM 7103220004. Pengaruh kecukupan Modal dan Likuiditas terhadap Profitabilitas pada Bank Umum di Indonesia. Skripsi, Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan, 2015.

Permasalahan dalam penelitian ini yaitu apakah Kecukupan Modal dan Likuiditas berpengaruh terhadap Profitabilitas. Penelitian ini bertujuan untuk menguji pengaruh Kecukupan Modal (*Capital Adequacy Ratio*) dan Likuiditas (*Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio*) secara simultan terhadap Profitabilitas (*Return on Assets*).

Populasi dalam penelitian ini adalah bank umum yang berkantor pusat di Indonesia dan terdaftar pada direktori Bank Indonesia. Pengambilan sampel dilakukan dengan metode *purposive sampling*. Sumber data pada penelitian ini menggunakan data sekunder berupa laporan keuangan yang diakses pada situs www.bi.go.id dan www.idx.co.id. Jumlah sampel sebanyak 15 bank data tahun 2009-2013. Metode analisis data yang digunakan dalam penelitian ini adalah analisis regresi berganda dengan bantuan SPSS 20.

Hasil penelitian ini menunjukkan bahwa secara parsial terdapat pengaruh signifikan antara *Capital Adequacy Ratio* (CAR), *Quick Ratio* (QR) dan *Loan to Assets Ratio* (LAR) terhadap *Return on Assets* (ROA). *Loan to Deposit Ratio* (LDR) tidak berpengaruh secara parsial terhadap *Return on Assets* (ROA). Sementara secara simultan variabel *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), *Quick Ratio* (QR) dan *Loan to Assets Ratio* (LAR) berpengaruh signifikan terhadap *Return on Assets* (ROA) dengan profitabilitas $0,000 < 0,05$.

Penelitian ini menyimpulkan Kecukupan Modal (*Capital Adequacy Ratio*) dan Likuiditas (*Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio*) berpengaruh signifikan secara keseluruhan terhadap Profitabilitas (*Return on Assets*) sesuai penelitian Camelia Saragih (2004) mengindikasikan bahwa semakin besar nilai kecukupan Modal (*Capital Adequacy Ratio*) dan Likuiditas (*Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio*) akan berdampak pada meningkatnya nilai ROA.

Kata Kunci : **Kecukupan Modal, Likuiditas, Profitabilitas**

ABSTRACT

ALPIAN HUTAGAOL, NIM 7103220004. *Capital Adequacy and Liquidity Effect on Profitability of Commercial Banks In Indonesia. Thesis, Department of Accountancy, Faculty of Economics, State University of Medan, 2015.*

Problem in this research is whether the Capital Adequacy and Liquidity effect on profitability. This research aimed to test the effect of capital adequacy (Capital Adequacy Ratio) and liquidity (Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio) simultaneously on the profitability (Return on Assets).

The population in this research is a commercial bank headquartered Indonesia and Bank Indonesia are listed in this directory. Sampling was conducted secondary data from financial report that are accessed on the site www.bi.go.id and www.idx.co.id. The total sample is 15 banks, data year from 2009 to 2013. Methods of data analysis used in this research is multiple regression analysis with SPSS 20.

Result of this research indicate that there are partially significant influence among the Capital Adequacy Ratio (CAR), Quick Ratio (QR) and Loan to Assets Ratio (LAR) on Return on Assets (ROA). Loan to Deposit Ratio (LDR) no partial effect on Return on Assets (ROA). While the variables simultaneously Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Quick Ratio (QR) and Loan to Assets Ratio (LAR) significantly influence to the Return on Assets (ROA) with profitability $0.000 < 0,05$.

*This study concluded the Capital Adequacy (Capital Adequacy Ratio) and Liquidity (Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio) as a whole has a significant influence to profitability (Return on Assets) *Camelia Saragih (2004) indicates that the greater the value of the Capital Adequacy (Capital Adequacy Ratio) and Liquidity (Loan to Deposit Ratio, Quick Ratio, Loan to Assets Ratio) will decrease the value of Return on Assets (ROA).**

Keywords: *Capital Adequacy, Liquidity, Profitability*