

## ABSTRAK

Penelitian ini berjudul “Pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* Terhadap Profitabilitas Dengan *Non Performing Loan* Sebagai Variabel Pemoderasi Pada Bank Umum Yang Terdaftar di Indonesia”. Dalam rangka mewujudkan kinerja bank yang sehat diharapkan memperhatikan faktor-faktor yang dapat mempengaruhi profitabilitas, seperti *Capital Adequacy Ratio*, *Loan to Deposit Ratio* terhadap profitabilitas, baik secara langsung ataupun melalui *Non Performing Loan*. Populasi dari penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) selama kurun waktu 2016-2018. Jumlah sampel yang diteliti dalam penelitian ini adalah 117 perusahaan perbankan selama 3 tahun. Teknik pengambilan sampel melalui metode *purposive sampling*. Hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio* (X1), dan *Loan to Deposit Ratio* (X2), berpengaruh terhadap Profitabilitas (Y), dengan *Non Performing Loan* (M) sebagai variabel pemoderasi.

Kata kunci : Profitabilitas, *Capital Adequacy Ratio*, *Loan to Deposit Ratio*, *Non Performing Loan*

## ABSTRACT

*This research is entitled "The Effect of Capital Adequacy Ratio and Loan to Deposit Ratio on Profitability with Non-Performing Loans as Moderating Variables in Registered Commercial Banks in Indonesia". In order to create a healthy bank performance, it is expected to pay attention to factors that can affect profitability, such as Capital Adequacy Ratio, Loan to Deposit Ratio to profitability, either directly or through Non Performing Loans. The population of this study is all banking companies listed on the Indonesia Stock Exchange (IDX) during the period 2016-2018. The number of samples studied in this study were 117 banking companies for 3 years. The sampling technique is through purposive sampling method. The results of this study indicate that the variable Capital Adequacy Ratio (X1), and Loan to Deposit Ratio (X2), affect the profitability (Y), with Non Performing Loans (M) as moderating variables.*

*Keywords : Profitability, Capital Adequacy Ratio, Loan to Deposit Ratio, Non Performing Loan*