

ABSTRACT

This study aims to determine the effect of Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), and Net Interest Margin (NIM) on Loan to Deposit Ratio of banking companies in Indonesia listed on the Indonesia Stock Exchange in the period 2014-2018. The dependent variable in this study is liquidity, namely the Loan to Deposit Ratio (LDR), while the independent variable in this study is the Capital Adequacy Ratio (CAR), Non Performing Loans (NPL), Net Interest Margin (NIM). The population used in this study is banking companies listed on the Indonesia Stock Exchange (IDX) in 2014-2018. Sampling using a purposive sampling method, 33 banks were selected. The method used to analyze the relationship between the independent variable and the dependent variable is descriptive statistical analysis, Calcical Assumption Test, Multiple Liner Regression Analysis, and Hypothesis Test. The results of the discussion showed that the Capital Adequacy Ratio had a negative and significant effect on bank liquidity (LDR). Non Performing Loans have no significant effect on bank liquidity (LDR). Net Interest Margin has a positive and significant effect on bank liquidity (LDR).

Keywords: *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Loan Deposit to Ratio (LDR)*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan *Net Interest Margin* (NIM) terhadap *Loan to Deposit Ratio* perusahaan perbankan di Indonesia yang terdaftar pada Bursa Efek Indonesia periode tahun 2014-2018. Variabel dependen dalam penelitian adalah likuiditas, yaitu *Loan to Deposit Ratio* (LDR), sedangkan Variabel independen pada penelitian ini adalah *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM). Populasi yang digunakan dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2014-2018. Pengambilan sampel dengan menggunakan metode *purposive sampling* maka terpilih 33 bank yang digunakan. Metode yang digunakan untuk menganalisis hubungan antara variabel independen dengan variabel dependen adalah analisis statistik deskriptif, Uji Asumsi Kalsik, Analisis Regresi Liner Berganda, dan Uji Hipotesis. Hasil pembahasan menunjukkan bahwa *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap likuiditas bank (LDR). *Non Performing Loan* tidak berpengaruh signifikan terhadap likuiditas bank (LDR). *Net Interest Margin* berpengaruh positif dan signifikan terhadap likuiditas bank (LDR).

Kata kunci : *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), *Loan Deposit to Ratio* (LDR)