

## ABSTRAK

**AdhayaniMentariParamata, NIM. 9314102482013.**“Pengaruh *Capital Adequacy Ratio* dan *Loan to Deposit Ratio* terhadap Profitabilitas (Studi Kasus pada Bank BUMN periode 2002-20012).Skripsi. Jurusan Manajemen. Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo. 2013. Dibawah bimbingan bapak Supardi Nani, SE., M,Si selaku pembimbing I dan bapak Moh. Agussalim Monoarfa, SE., MM selaku pembimbing II.

Penelitian ini didasarkan pada rumusan masalah yaitu, pertama adakah pengaruh CAR terhadap profitabilitas dan adakah pengaruh LDR terhadap profitabilitas. Penelitian ini menggunakan metode kuantitatif. Metode ini digunakan untuk meramalkan pengaruh antara variabel yang satu dengan variabel yang lain. Dalam penelitian ini yaitu variabel x (CAR dan LDR) merupakan variabel bebas dan variabel y (Profitabilitas) merupakan variabel terikat. Instrument yang digunakan adalah data sekunder serta untuk menganalisis data digunakan analisis regresi linier sederhana dengan uji signifikansi menggunakan uji f.

Berdasarkan hasil penelitian maka dapat diambil kesimpulan bahwa pertama, terdapat pengaruh yang signifikan antara CAR dan ROA, dengan hasil uji diperoleh persamaan regresi linier yaitu  $\hat{Y} = 5,72 - 0.19X_1$ , dan terdapat pengaruh yang signifikan antara LDR dan ROA, dengan hasil uji diperoleh persamaan regresi linier yaitu  $\hat{Y} = 1,51 + 0.06X_2$ .

Kata Kunci: *Capital Adequacy Ratio, Loan to Deposit Ratio, Profitabilitas*

## ABSTRACT

**Adhayani Mentari Paramata, Students' ID. 931410248.** 2013. "The Influence of *Capital Adequacy Ratio and Loan to Deposit Ratio* toward Profitability (A case study at BUMN Bank in 2002-2012). Skripsi. Department of Management. Faculty of Economics and Business. Universitas Negeri Gorontalo. 2013. It was supervised by Supardi Nani, S.E., M.Si. as the principal supervisor and Mohammad Agussalim Monoarfa, S.E., M.M. as the co-supervisor.

The research was conducted based on the problems research: first, does CAR influence profitability? second, does LDR influence profitability? The research applied quantitative method. The method was applied to predict the influence between one variable and another. In this research, x variables was an independent variable, and y variable was a dependent variable. the instrument of research was secondary data, and to analyze the data it was applied simple regression analysis with significant test was using f test.

The result of research concluded that: first, there was a significant influence between CAR and ROA, with the result of linear regression equation test was  $\hat{Y} = 5.72 - 0.19X_1$ . Second, there was a significant influence between LDR and ROA, with the result of linear regression equation test was  $\hat{Y} = 1.51 - 0.06X_2$ .

Keywords: Capital Adequacy Ratio, Loan to Deposit Ratio, Profitability.