ABSTRAK

Penelitian ini bertujuan untuk mengetahui determinan profitabilitas bank konvensional di Indonesia tahun 2013-2017. Jumlah sampel yang digunakan sebanyak 83 bank konvensional di Indonesia yang diawasi oleh Otoritas Jaksa Keuangan dengan menggunakan metode *purposive sampling*. Penelitian ini menggunakan teknis analisis linier berganda untuk mengetahui pengaruh variabel bebas yaitu *capital adequacy ratio* (*CAR*) , *loan deposit ratio* (*LDR*), *non performing loan* (*NPL*), *size*, beban operasional dan pendapatan operasional (BOPO), dan *gross domestic product* (GDP) terhadap variable terikat yaitu profitabilitas. Berdasarkan hasil analisis dapat disimpulkan bahwa CAR, LDR, NPL, BOPO berpengaruh negatif signifikan terhadap profitabilitas. Variabel *size* berpengaruh positif signifikan terhadap profitabilitas, sedangkan GDP berpengaruh positif namun tidak signifikan.

Kata kunci : *Capital adequacy ratio, Loan deposit ratio, Non performing ratio, Size,* **Beban operasi dan pendapatan operasi,** *Gross domestic bruto,* **Profitabilitas**

ABSTRACT

This research aims to determine the profitability of conventional bank in Indonesia 2013-2017. The samples are conducted on 83 conventional banks supervised by OJK, using purposive sampling method. This research using multiple linear regression analysis to determine the effect of independent variables are capital adequacy capital adequacy ratio (CAR) , loan deposit ratio (LDR), non-performing loan (NPL), size, operating efficient (BOPO), and gross domestic product (GDP) towards dependent variable which profitability. Based on the result of analysis, it could conclude that CAR, LDR, NPL, BOPO caused a negative effect. Size (variable) that have significant positive effect on profitability, however GDP has a positive effect but not significant on profitability.

Keywords : Capital adequacy ratio, Loan deposit ratio, Non performing ratio, Size, Operating efficiency, Gross domestic product, Profitability