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The Influence of Liquidity Ratio And Capital Adequacy Ratio to Bank's Profitability (Empirical study On Joint Venture Banks in Indonesia For Period 2010-2012)

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ABSTRACT

The purpose of this research is to obtain evidence about the influence of Liquidity Ratio in term of *Loan to Deposit Ratio* (LDR) and *Capital Adequacy Ratio* (CAR) on bank's Profitability. This research was conducted at Joint Venture Banks in Indonesia. Types of research are descriptive and quantitative verification approach by testing all variables that used in this research.

The sampling technique used in this research is purposive sampling, with some criteria, those are: (1) Banking companies that published financial reportys for three consecutive years from 2010-2012; (2) financial statements which had ended on 31 december in order to avoid the influence of partial time in the calculation of financial ratios;. Analysis method used is multiple regression analysis, t-Test, F-Test and coefficient of determination analysis (R²).

The result of this research shows that the data has fulfill the classical asumption, such as: no multicollinearity, no autocorrelation, no heteroscedasticity and distributed normally. From the hyphotesis testing of this research indicates that *Capital Adequacy Ratio* (CAR) has a positive and significant effect on *Return on Asset* (ROA), meanwhile *Loan to Deposit Ratio* (LDR) has positive but not significant effect on Return on Asset. In addition, simultaneously Loan to Deposit Ratio and Capital Adequacy Ratio have significant effect on Return on Asset. All of independent variables in this study are only accounted for 39,9% that affect on dependent variable and the remaining 60,1% is influenced by other factors that are not included in the regression model as shown in the adjusted R² value.

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

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