

ABSTRAK

Desak Made Marlina Sari (2023) Pengaruh Rasio Likuiditas dan Rentabilitas terhadap Solvabilitas yang ada pada Bank Konvensional Periode 2017-2022. Di bawah bimbingan Bapak **Darman Syafei, S.E.,M.Si** dan Bapak **Hilmi Wiranawata S.E.,M.M.**

Tujuan penelitian ini untuk mengetahui Pengaruh Rasio Likuiditas dan Rentabilitas terhadap Solvabilitas yang ada pada Bank Konvensional Periode 2017-2022. Serta metode analisis yang digunakan adalah metode kuantitatif.

Hasil penelitian menunjukkan bahwa secara simultan menunjukkan bahwa Rasio likuiditas dan Rentabilitas bersama-sama terhadap Solvabilitas yang ada pada Bank Konvensional periode 2017-2022 yang dilihat pada nilai F hitung $6.150313 > F$ tabel 3.616 secara simultan Rasio Likuiditas berpengaruh terhadap Solvabilitas. Selain itu pada pengujian secara parsial Rasio Likuiditas berpengaruh negatif terhadap Solvabilitas yang dilihat pada f hitung lebih besar dari pada f tabel yaitu $6.150313 > 3.16$ Dan Rentabilitas tidak berpengaruh terhadap Solvabilitas yang dilihat pada t hitung lebih kecil dibanding t tabel yaitu $0.910511 < 2,00247$. Dan pada pengujian koefisien determinasi menunjukkan nilai R^2 sebesar 0.177497 . Hal ini menunjukkan bahwa kemampuan variabel Rasio Likuiditas dan Rentabilitas dalam menjelaskan variasi variabel Solvabilitas sebesar 17.74% sedangkan sisanya 82.26% di pengaruhi oleh faktor-faktor lainnya yang tidak di analisis oleh penelitian seperti rasio aktivitas, rasio pertumbuhan dan rasio penilaian. (Kamir, 2020: 110)

Kata Kunci :LDR, ROA dan CAR

ABSTRACT

Desak Made Marlina Sari (2023) The Influence of Liquidity and Profitability Ratios on Solvency in Conventional Banks for the 2017-2022 Period. Under the guidance of **Darman Syafei, S,E.,M.Si** and **Hilmi Wiranawata S,E.,M.M.**

The aim of this research was to determine the influence of liquidity and profitability ratios on solvency in conventional banks for the 2017-2022 period. And the analytical method used was a quantitative method.

The results of the research showed that simultaneously the liquidity and profitability ratios together influenced the solvency of conventional banks for the 2017-2022 period, which could be seen from the calculated F value of $6.150313 > F$ table 3.616 , simultaneously the liquidity ratio had an influence on solvency. Apart from that, in the partial test, the Liquidity Ratio had a negative influence on Solvency as seen in the calculated f , which was greater than in the f table, namely $6.150313 > 3.16$. And Profitability had no influence on Solvency as seen in the calculated t , which was smaller than the t table, namely $0.910511 < 2.00247$. And in testing the coefficient of determination, the R^2 value was 0.177497 . This showed that the ability of the Liquidity and Profitability Ratio variables to explain variations in the Solvency variable was 17.74% , while the remaining 82.26% was influenced by other factors that were not analyzed by research, such as activity ratios, growth ratios and valuation ratios. (Kamir, 2020: 110)

Keywords: LDR, ROA and CAR