

**PENGARUH DANA PIHAK KETIGA DAN KECUKUPAN
MODAL TERHADAP PROFITABILITAS PADA PT. BANK
CIMB NIAGA TBK PERIODE 2012-2020**

ABSTRAK

Penelitian ini bertujuan untuk mengetahui gambaran Dana Pihak Ketiga, Kecukupan Modal dan Profitabilitas dan untuk mengetahui seberapa besar pengaruh dana pihak ketiga dan kecukupan modal yang diukur dari *Capital Adequacy Ratio* terhadap Profitabilitas yang diukur dari *Return On Assets* secara parsial dan simultan pada PT. Bank CIMB Niaga Tbk Periode 2012-2020. Metode yang digunakan dalam penelitian ini adalah metode penelitian kuantitatif dan deskriptif. Populasi yang digunakan yaitu Laporan Tahunan PT. Bank CIMB Niaga Tbk Periode 2012-2020 dengan menggunakan teknik penarikan sampel jenuh, dimana semua anggota populasi dijadikan sampel. Besaran nilai koefisien determinasi menunjukkan Jumlah Dana Pihak Ketiga dan *Capital Adequacy Ratio* dapat menjelaskan *Return On Assets* sebesar 57.1% sedangkan sisanya sebesar 42.9% (100%-57.1%) dijelaskan oleh faktor lain selain variabel dependen yang digunakan dalam penelitian ini. Hasil penelitian pada uji parsial Jumlah Dana Pihak Ketiga berpengaruh terhadap *Return On Assets* dan *Capital Adequacy Ratio* berpengaruh terhadap *Return On Assets*, hasil penelitian uji simultan Jumlah Dana Pihak Ketiga dan *Capital Adequacy Ratio* berpengaruh terhadap *Return On Assets* PT. Bank CIMB Niaga Tbk Periode 2012-2020. Artinya kedua variabel independen yang digunakan dalam penelitian ini sama-sama berpengaruh terhadap variabel dependen.

Kata Kunci: Dana Pihak Ketiga, *Capital Adequacy Ratio*, *Return On Assets*

***THE EFFECT OF THIRD PARTY FUNDS AND CAPITAL
ADEQUACY ON PROFITABILITY IN PT. BANK CIMB NIAGA
TBK PERIOD 2012-2020***

ABSTRACT

This study aims to determine the description of Third Party Funds, Capital Adequacy and Profitability and how much influence third party funds and capital adequacy as measured by the Capital Adequacy Ratio on Profitability as measured from Return On Assets partially and simultaneously at PT. Bank CIMB Niaga Tbk Period 2012-2020. The method used in this research is quantitative and descriptive research methods. The population used is the Annual Report of PT. Bank CIMB Niaga Tbk for the 2012-2020 period by using a saturated sampling technique, where all members of the population are sampled. The magnitude of the coefficient of determination shows the Amount of Third Party Funds and the Capital Adequacy Ratio can explain the Return On Assets of 57.1% while the remaining 42.9% (100%-57.1%) is explained by factors other than the dependent variable used in this study. The results of the partial test of the Amount of Third Party Funds have an effect on Return On Assets and Capital Adequacy Ratio has an effect on Return On Assets, the results of the simultaneous test of Total Third Party Funds and Capital Adequacy Ratio have an effect on Return On Assets PT. Bank CIMB Niaga Tbk Period 2012-2020. This means that the two independent variables used in this study have the same effect on the dependent variable.

Keywords: *Third-Party Funds, Capital Adequacy Ratio, Return On Assets*