

ABSTRACT
**THE EFFECT OF THIRD-PARTY FUNDS, LEVERAGE, CAPITAL ADEQUACY,
AND LIQUIDITY ON PROFITABILITY**

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This study aims to determine the effect of Third-Party Funds, Leverage, Capital Adequacy, and Liquidity on the profitability of private commercial banks listed on the Jakarta Stock Exchange (IDX), both partially and collectively, for the period 2019-2023. The population of this study was 32 private commercial banks listed on the IDX, while the sample size was 29 banks obtained using purposive sampling. This research is quantitative with an associative approach, with data obtained from annual financial reports for the period 2019-2023. The data were then analyzed using multiple linear regression, coefficient of determination, and hypothesis testing. The results showed that third-party funds (TPF) were highest at BBKA Bank. The highest DER was at BACA Bank, and the highest CAR was at the MCOR Bank. Liquidity, as proxied by the LDR (Low Debt to Deposit) was highest at the SDRA Bank. The highest ROA was at ARTO Bank. Partially, TPF had a positive but insignificant effect on ROA. DER had a negative but significant effect on ROA. CAR had a negative but insignificant effect on ROA. LDR had a negative but insignificant effect on ROA. Simultaneously, TPF, Leverage (DER), Capital Adequacy (CAR), and Liquidity (LDR) significantly affected profitability (ROA).

Keywords: DER, DPK, CAR, LDR, and ROA