ABSTRAK

Saham merupakan suatu investasi yang biasanya di cari oleh investor dengan tujuan untuk mendapatkan laba sehingga kelebihan dana yang dimiliki akan ditempatkan pada perusahaan yang mempunyai harga saham yang murah dan terjangkau agar kedepannya mendapatkan keuntungan bila terjadi kenaikan harga saham. Penelitian ini dilakukan perusahaan perbankan yang terdaftar di BEI periode 2019-2021 dengan tujuan untuk menganalisis pengaruh rasio CAR, LDR dan ROA secara parsial dan simultan terh adap harga saham perbankan. Populasinya adalah perusahaan perbankan terdaftar di BEI sebanyak 42 perbankan, pengambilan sampel dengan purposive sampling sehingga jumlah sampel sebanyak 25 perbankan dan jumlah pengamatan sebanyak 75. Teknik yang digunakan dalam pengumpulan data yaitu studi pustaka dan dokumentasi dan teknik analisis data yaitu regresi linear berganda, uji asumsi klasik dan uji hipotesis. Hasil penelitian diketahui bahwa rasio CAR dan LDR secara parsial tidak berpengaruh signifikan terhadap harga saham perbankan, rasio ROA secara parsial berpengaruh signifikan terhadap harga saham perbankan. Secara simultan, rasio CAR, LDR dan ROA bersama-sama berpengaruh signifikan terhadap harga saham perbankan. Harga saham perbankan dapat dijelaskan oleh rasio CAR, LDR dan ROA sebesar 32,2% dan sisanya 67,8% dijelaskan oleh variabel lain yang tidak diteliti dan antara harga saham dengan rasio CAR, LDR dan ROA mempunyai korelasi yang cukup.

Kata1kunci: ***Capital Adequate Ratio, Loan to Deposit Ratio, Return on Asset,* Harga saham**

ABSTRACT

Stocks are one of the investments that investors usually look for with the aim of getting profit so that the excess funds they have will be placed in shares of companies that have cheap and affordable share prices so that in the future they will benefit if there is an increase in share prices. This research was conducted by banking companies listed on the IDX for the 2019-2021 period with the aim of analyzing the effect of CAR, LDR and ROA ratios partially and simultaneously on banking stock prices. The population is a banking company registered on the IDX as many as 42 banks, taking samples with purposive sampling so that the total sample is 25 banks and the number of observations was 75. The1techniques used in collecting data are literature and documentation studies and data analysis techniques are multiple linear regression, classical assumption test and test hypothesis. The research results showed that the CAR and LDR ratios partially have no significant effected on banking stock prices, the ROA ratio partially has significant effected on banking stock prices. Simultaneously, the ratios of CAR, LDR and ROA together have significant effected on banking stock prices. Banking stock prices can be explained by the CAR, LDR and ROA ratio of 32.2% and the remaining 67.8% explained by other variables that did not precise and between stock prices and CAR, LDR and ROA ratios have an adequate correlation.

Keywords: Capital Adequate Ratio, Loan to Deposit Ratio Return on Assets, Stock price