

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Loan to Deposit Ratio*, *Firm Size*, dan *Return On Asset* terhadap *Dividend Payout Ratio*. Populasi yang digunakan pada penelitian ini adalah Perusahaan Sub Sektor Bank Konvensional yang terdaftar di Bursa Efek Indonesia selama tahun 2018-2021. Jenis Penelitian ini merupakan penelitian kuantitatif dengan sampel yang digunakan sebanyak 12 perusahaan bank konvensional. Pemilihan sampel menggunakan metode *purposive sampling* dengan menggunakan metode analisis regresi data panel dengan bantuan *Software Eviews 12*. Hasil penelitian menunjukkan *Loan to Deposit Ratio* berpengaruh negatif dan signifikan terhadap *Dividend Payout Ratio*, *Firm Size* tidak berpengaruh signifikan terhadap *Dividend Payout Ratio*, *Return On Asset* berpengaruh positif dan signifikan terhadap Perusahaan Sub Sektor Bank yang Terdaftar di Bursa Efek Indonesia sebelum dan saat pandemi Covid-19, dan Waktu pandemi berpengaruh yang signifikan terhadap *dividend payout ratio*

Kata Kunci : *Loan To Deposit Ratio*, *Firm Size*, *Return On Asset*, *Dividend Payout Ratio*.



## **ABSTRACT**

*This research aims to analyze the influence of Loan to Deposit Ratio, Firm Size, and Return On Asset on Dividend Payout Ratio. The population used in this study is companies in the Conventional Bank Sub-Sector listed on the Indonesia Stock Exchange during the years 2018-2021. This research is a quantitative study with a sample of 12 conventional bank companies. The sample selection uses purposive sampling method, and the analysis employs panel data regression method with the assistance of Eviews 12 software. The results show that Loan to Deposit Ratio has a negative and significant influence on Dividend Payout Ratio, Firm Size does not have a significant influence on Dividend Payout Ratio, Return On Asset has a positive and significant influence on Companies in the Conventional Bank Sub-Sector listed on the Indonesia Stock Exchange before and during the Covid-19 pandemic, and the pandemic period significantly affects the dividend payout ratio.*

*Keywords: Loan to Deposit Ratio, Firm Size, Return On Assets, and Dividend Payout Ratio.*



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