

**PENGARUH RASIO CAR, NPL, BOPO, DAN LDR TERHADAP
PERTUMBUHAN LABA PADA PERUSAHAAN SUBSEKTOR
PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA
PERIODE 2015-2019**

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *capital adequacy ratio* (CAR), *non performing loan* (NPL), beban operasional pada pendapatan operasional (BOPO), dan *loan on deposit ratio* (LDR) terhadap pertumbuhan laba pada perusahaan subsektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2019. Penelitian ini menggunakan teknik *purposive sampling* untuk memilih sampel dari 44 perbankan yang terdaftar di Bursa Efek Indonesia. Penelitian ini menggunakan pengujian asumsi klasik yang terdiri dari uji linieritas, uji normalitas, uji multikolonieritas, uji autokorelasi dan uji heteroskedastisitas dan pengujian statistik yang terdiri dari uji t, uji f, dan uji koefisien determinasi yang berdasarkan analisis regresi linier berganda. Pengumpulan data sekunder dalam penelitian ini diperoleh dari laporan tahunan perusahaan subsektor perbankan yang terdaftar di Bursa Efek Indonesia. Hasil penelitian ini menunjukkan bahwa model regresi yang digunakan sudah memenuhi kriteria BLUE (*Best, linear, unbiased, estimator*) dimana model regresi dalam bentuk linier, normal, tidak terdapat multikolinieritas, autokorelasi dan heteroskedastisitas. Berdasarkan pengujian koefisien determinasi menunjukkan bahwa pertumbuhan laba perbankan yang terdaftar di Bursa Efek Indonesia mampu dijelaskan oleh variabel CAR, NPL, BOPO, dan LDR, akan tetapi hanya mampu menjelaskan pertumbuhan laba sebesar 21,3% dan sisanya 78,7% dijelaskan oleh variabel lain di luar model penelitian ini. Penelitian ini menunjukkan bahwa rasio CAR, NPL, BOPO, dan LDR secara keseluruhan berpengaruh signifikan terhadap pertumbuhan laba. Berdasarkan hasil uji t dengan tingkat signifikansi 0,05 dapat diketahui bahwa rasio CAR, NPL dan LDR tidak berpengaruh terhadap pertumbuhan laba, rasio BOPO berpengaruh positif dan signifikan terhadap pertumbuhan laba.

Kata Kunci : *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Beban Operasional Pendapatan Operasional (BOPO), Loan On Deposit Ratio (LDR), dan Pertumbuhan Laba*

**THE EFFECT OF CAR, NPL, BOPO, AND LDR RATIO ON INCOME
GROWTH IN BANKING SUBSECTOR COMPANIES
REGISTERED IN INDONESIA STOCK EXCHANGE 2015-2019**

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Abstract

This study aims to analyze the effects of capital adequacy ratio (CAR), non-performing loan (NPL), operating expenses on operating income (BOPO), and loan on deposit ratio (LDR) on the profit growth in the banking subsector company as listed at Indonesia stock exchange in the period of 2015-2019. This study used the purposive sampling technique in selecting the samples from 44 banks listed at Indonesia Stock exchange. This study also used the test of classical assumption consisting of linearity test, normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test as well as statistical test comprising t test, f test and determination coefficient test based upon the doubled linear regression test. The secondary data in this research were collected from the annual report of banking Subsector Company as listed at Indonesia Stock Exchange. The results of this study showed that the regression model used has fulfilled the BLUE (Best, Linear, Unbiased and Estimator) criteria in which the regression model was in the linear and normal form without any multicollinearity, autocorrelation and heteroscedasticity. Based on the test of determination coefficient it showed that the profit growth of banks listed at Indonesia Stock Exchange was able to be explained by variables of CAR, NPL, BOPO, and LDR; however, it was only able to explain the profit growth at 21,3% and the rest at 78,7% as explained by other variables excluded from the model of this study. This study showed that the ratios of CAR, NPL, BOPO, and LDR overall had the significant impact on the profit growth. Based on the results of t test at the significance level of 0,05, it was found out that the CAR, NPL and LDR ratio had not effect on the profit growth, BOPO ratio had the significant and important effects on the profit growth.

Keywords: Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Operational Cost And Operating Income (BOPO), Loan on Deposit Ratio (LDR), and Profit Growth