

ABSTRAK

PENGARUH CAPITAL ADEQUACY RATIO, NON PERFORMING LOAN DAN OPERATIONS EXPENSES TO OPERATIONS INCOME TERHADAP LABA PERBANKAN YANG TERDAFTAR DI BEI PERIODE 2015-2021

Malika Mutiara Azizah
Universitas Sanata Dharma
Yogyakarta
2023

Penelitian ini bertujuan untuk mengetahui pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL) dan *Operations Expenses to Operations Income* (BOPO) terhadap laba perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada tahun 2015-2021 secara simultan dan parsial. Populasi dalam penelitian ini berjumlah 107 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Teknik pengambilan sampel menggunakan metode *purposive sampling* dan diperoleh 12 perusahaan berdasarkan kriteria yang ditetapkan. Data dalam penelitian ini merupakan data sekunder yang diperoleh melalui *website* Bursa Efek Indonesia dan *website* resmi perusahaan perbankan. Teknik analisis data dalam penelitian menggunakan Analisis Regresi Linear Berganda dengan menggunakan aplikasi SPSS 21. Hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio*, *Non Performing Loan* dan *Operations Expenses to Operations Income* secara simultan berpengaruh terhadap laba serta variabel *Operations Expenses to Operations Income* secara parsial berpengaruh terhadap laba. Sedangkan variabel *Capital Adequacy Ratio* dan *Non Performing Loan* secara parsial tidak berpengaruh terhadap laba.

Kata kunci: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Operations Expenses to Operations Income* (BOPO), laba.

ABSTRACT

PENGARUH CAPITAL ADEQUACY RATIO, NON PERFORMING LOAN DAN OPERATIONS EXPENSES TO OPERATIONS INCOME TERHADAP LABA PERBANKAN YANG TERDAFTAR DI BEI PERIODE 2015-2021

Malika Mutiara Azizah
Sanata Dharma University
Yogyakarta
2023

This study aims to determine the effect of the Capital Adequacy Ratio (CAR), Non Performing Loans (NPL) and Operations Expenses to Operations Income (BOPO) on bank profits listed on the Indonesia Stock Exchange (IDX) in 2015-2021 simultaneously and partially. The population in this study is 107 banking companies listed on the Indonesia Stock Exchange (IDX). The sampling technique used a purposive sampling method and obtained 12 companies based on established criteria. The data in this study is secondary data obtained through the Indonesia Stock Exchange website and the official website of a banking company. The data analysis technique in this study used Multiple Linear Regression Analysis using the SPSS 21 application. The results of this study indicate that the Capital Adequacy Ratio, Non-Performing Loans and Operations Expenses to Operations Income simultaneously affect profits and the Operations Expenses to Operations Income partially affect against profit. Meanwhile, the Capital Adequacy Ratio and Non-Performing Loan partially have no effect on profit.

Keywords: *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Operations Expenses to Operations Income (BOPO), profit.*