

ABSTRAK

Tujuan dari penelitian ini adalah untuk mendapatkan bukti empiris mengenai pengaruh Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Loan Deposit Ratio*, dan *Non Performing Loan* terhadap pertumbuhan laba. Pertumbuhan laba penting untuk diketahui agar perbankan mendapatkan kepercayaan lebih dari masyarakat dalam menjalankan kegiatan penyaluran kredit kepada masyarakat.

Sampel pada penelitian ini ditentukan melalui *purposive sampling* dan data sekunder yang digunakan dalam penelitian ini dianalisa dengan metode regresi linear berganda. Sampel dalam penelitian ini sebanyak 14 perusahaan perbankan umum yang tidak mengalami merger, akuisisi, dan likuidasi periode 2014-2018 terdaftar di BEI, menerbitkan laporan keuangan di BEI, menggunakan mata uang Rupiah.

Hasil penelitian ini adalah (1) Beban Operasional Pendapatan Operasional tidak berpengaruh terhadap pertumbuhan laba, (2) *Capital Adequacy Ratio* (CAR) tidak berpengaruh terhadap pertumbuhan laba, (3) *Loan Deposit Ratio* berpengaruh terhadap pertumbuhan laba, (4) *Non Performing Loan* berpengaruh signifikan terhadap pertumbuhan laba, (5) Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Loan Deposit Ratio*, dan *Non Performing Loan* secara simultan berpengaruh signifikan terhadap pertumbuhan laba.

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

ABSTRACT

The objective of this research is to obtain empirical evidence about effect of Operating Expense to Operating Income Ratio, Capital Adequacy Ratio, Loan Deposit Ratio, and Non Performing Loan toward Income Growth. Income Growth is necessary to be known by the banks and to get more trust from the public in conducting activities credit to the public.

The sample in this research was selected by using purposive sampling method and the secondary data used in this research was analyzed by using multiple regression method. The total amount of sample in this research is 14 firms which have been registered as banking sector in the Indonesian Stock Exchange silmutaneously for the year 2014-2018, closing date of financial statement on Desember 2014-2018, using Rupiah as functional currency.

The result of this research are (1) Operating Expense to Operating Income Ratio does not have effect toward Income Growth, (2) Capital Adequacy Ratio does not have effect toward Income Growth, (3) Loan Deposit Ratio does have significant effect toward Income Growth, (4) Non Performing Loan does have significant effect toward Income Growth, and (5) Operating Expense to Operating Income, Capital Adequacy Ratio, Loan Deposit Ratio, and Non Performing Loan silmutaneously have a significant effect toward Income Growth.

Keyword: *Operating Expense to Operating Income Ratio, Capital Adequacy Ratio, Loan Deposit Ratio, Non Performing Loan, Income Growth.*