

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh rasio CAMEL terhadap kinerja perusahaan perbankan konvensional yang diproksikan dengan pertumbuhan laba. Rasio-rasio tersebut meliputi *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, *Net Interest Margin (NIM)*, Beban Operasional Terhadap Pendapatan Operasional (BOPO) dan *Loan To Deposit Ratio (LDR)*. Penelitian ini menggunakan data sekunder yang didapat dari data laporan keuangan perusahaan perbankan konvensional yang terdaftar di Bursa Efek Indonesia periode 2016-2019. Dari total 45 perusahaan perbankan yang terdaftar, dengan teknik *purposive sampling* terpilih 23 perusahaan perbankan sebagai sample dengan jumlah data laporan keuangan sebanyak 92 selama periode penelitian. Adapun metode analisis yang digunakan adalah Regresi Linier Berganda, uji parsial dengan T-Test dan uji simultan dengan F-Test. Hasil uji T menunjukkan hanya variabel NIM dan BOPO berpengaruh terhadap pertumbuhan laba dengan koefisien negatif dan pada hasil uji F variabel CAR, NPL, NIM, BOPO dan LDR berpengaruh secara simultan terhadap pertumbuhan laba serta ada uji R menunjukkan nilai 53%. Dengan keterbatasan yang relative sedikit, hasil penelitian ini diharapkan dapat menjadi bahan pertimbangan bagi manajemen dalam memprediksi pertumbuhan laba dan memperbaiki kinerja bank secara keseluruhan dengan carameningkatkan efisiensi usaha dan portofolio kreditnya tanpa mengabaikan prinsip kehati-hatian.

Kata kunci: CAMEL, pertumbuhan laba, rasio keuangan

ABSTRACT

This study aims to analyze the effect of the CAMEL ratio on the performance of conventional banking companies as proxied by profit growth. These ratios include Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Operating Expenses to Operating Income (BOPO) and Loan To Deposit Ratio (LDR). This study uses secondary data obtained from financial statement data from conventional banking companies listed on the Indonesia Stock Exchange for the period 2016-2019. From a total of 45 registered banking companies, with a purposive sampling technique, 23 banking companies were selected as a sample with a total of 92 financial report data during the study period. The analysis method used is multiple linear regression, partial test with the T-Test and simultaneous test with the F-Test. The results of the T test show that NIM and BOPO variable has an effect on profit growth with a negative coefficient and the F test results of the CAR, NPL, NIM, BOPO and LDR variables are simultaneously affect profit growth and there is an R test showing a value of 53%. With relatively few limitations, the results of this study are expected to be used as consideration for management in predicting profit growth and improving overall bank performance by increasing business efficiency and credit portfolio without neglecting the principle of prudence.

Keywords: CAMEL, income growth, financial ratio