DAFTAR LAMPIRAN

Lampiran 1. Tabel Ringkasan Penelitian Sebelumnya

No	Nama Peneliti	Judul Penelitian	Hasil Penelitian yang Berkaitan dengan Variabel Penelitian
		Tabel 3. Ringksan Penelitian Sebelumnya	
1.	(Ekafitria, 2016)	*Analisis Pertumbuhan Laba Perusahaan Perbankan BUMN Yang Terdaftar Di Bursa Efek Indonesia Periode 2007-2014*	CAR, NPL, NPM, ROA, BOPO, dan LDR tidak berpengaruh signifikan terhadap Pertumbuhan Laba
2.	(Hisar, 2017)	*Pengaruh Capital Adequacy Ratio, Biaya Operasional terhadap Pendapatan Operasional, Loan to Deposite Ratio dan Interest Risk Ratio terhadap Pertumbuhan Laba Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2012-2016*	CAR, BOPO, LDR, dan IRR tidak berpengaruh signifikan secara parsial terhadap Pertumbuhan Laba
3.	(Purwanto, 2017)	*Pengaruh Kesehatan Keuangan Bank Terhadap Pertumbuhan Laba Pada Perusahaan Bank Go-Publik Di Bursa Efek Indonesia (BEI) Periode 2010-2014*	CAR, BOPO, LDR dan IRR berpengaruh secara signifikan terhadap Pertumbuhan Laba
4.	(Ledhem & Mekidiche, 2020)	Economic Growth and Financial Performance of Islamic Banks: a CAMEL Approach	ROA dan ROE berpengaruh signifikan terhadap Pertumbuhan Laba. Namun, CAR, AQ, MAN, NPM, LIQ, dan SIN tidak berpengaruh terhadap Pertumbuhan Laba
5.	(Nurhidayah & Purwitosari, 2020)	*Pengaruh Tingkat Kesehatan Bank Terhadap Pertumbuhan Laba*	CAR, NPL, NPM, ROA, BOPO, dan LDR tidak berpengaruh signifikan terhadap Pertumbuhan Laba, Namun, ROA dan LDR berpengaruh secara signifikan terhadap Pertumbuhan Laba.
6.	(Ramadani, 2017)	*Pengaruh CAR, NIM, LDR, NPL DAN BOPO terhadap perubahan laba perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2013-2016*	CAR, NIM, LDR, NPL, dan BOPO secara simultan berpengaruh terhadap Pertumbuhan Laba
7.	(Rodiyah & Wibowo, 2016)	*Pengaruh rasio indikator tingkat kesehatan bank terhadap pertumbuhan laba pada perusahaan perbankan yang terdaftar di BEI periode 2009-2013*	CAR, NPL, NPM, ROA, dan LDR tidak berpengaruh signifikan terhadap Pertumbuhan Laba

Lampiran 2. Tabel Detail Definisi Operasional Variabel

No.	Variabel	Proksi	Skala
		Tabel 4. Definisi Operasional Variabel Yang Berlaku Saat Ini	
1.	Pertumbuhan Laba	$IG = \dfrac{Laba\ Tahun\ Ini - Laba\ Tahun\ Sebelumnya}{Laba\ Tahun\ Sebelumnya}\ x\ 100\%$	Rasio
2.	Capital Adequacy Ratio (CAR)	$CAR = \dfrac{Modal\ Bank}{ATMR}\ x\ 100\%$	Rasio
3.	Non Performing Loan (NPL)	$NPL = \dfrac{Total\ Kredit\ Bermasalah}{Total\ Seluruh\ Kredit}\ x\ 100\%$	Rasio
4.	Net Interest Margin (NIM)	$NIM = \dfrac{Pendapatan\ Bunga\ Bersih}{Rata-Rata\ Aktiva\ Produktif}\ x\ 100\%$	Rasio
5.	Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO)	$BOPO = \dfrac{Total\ Beban\ Operasional}{Total\ Pendapatan\ Operasional}\ x\ 100\%$	Rasio
6.	Loan to Deposit Ratio (LDR)	$LDR = \dfrac{Total\ Kredit}{Dana\ Pihak\ Ketiga}\ x\ 100\%$	Rasio

Sumber : (SE BI No 3/30DPNP tgl 14 Desember 2001)

No.	Variabel	Proksi	Skala
		Tabel 5. Definisi Operasional Variabel Terdahulu	
1.	Pertumbuhan Laba	$$\Delta Y_{it} = \frac{(Y_{it} - Y_{it-1})}{Y_{it-1}}$$ ΔY_{it} merupakan pertumbuhan laba tahun t, Y_{it} adalah laba bersih (EBIT) perusahaan i pada periode t. Dan Y_{it-1} perusahaan i pada periode $t-1$ (Machfoedz, 1994).	Rasio
2.	Capital Adequacy Ratio (CAR)	$$W_{1998} = \frac{k_{tier1} + k_{tier2} - k_{deduction}}{r_{ced}} \geq 8\%$$ $$r_{ced} = r_{bs} + r_{obs}$$ W_{1998} adalah CAR sebagaimana didefinisikan pada tahun 1988, k_{tier1} yaitu dana dasar, k_{tier2} yaitu dana pelengkap, $k_{deduction}$ merupakan item yang mengurangi jumlah dana, r_{ced} adalah eksposur risiko kredit, r_{bs} yaitu menyeimbangkan risiko kredit item, dan r_{obs} adalah saldo items eksposur risiko kredit (Basel Committee on Banking Supervision, 1988).	Rasio

3.	Non Performing Loan (NPL)	$$NPL = \frac{Total\ Kredit\ Bermasalah}{Total\ Seluruh\ Kredit}\ x\ 100\%$$ (Basel Committee on Banking Supervision, 1988)	Rasio
4.	Net Interest Margin (NIM)	$$NIM_{i,j,t} = \alpha + \beta' B_{i,j,t} + \gamma' S_{i,j,t} + \mu' I_{i,j,t} + \theta g_{j,t} + \varepsilon_{i,j,t}$$ NIM adalah marjin bung bersih untuk bank i di negara j pada waktu t. B vektor variabel tingkat bank. S dan I adalah sekumpu lan variabel makroekonomi dan struktural tingkat negara, dan variabel kelembagaan, masing-masing. $g_{j,t}$ adalah pendapatan perkapita, dan $\varepsilon_{i,j,t}$ adalah istilah eror. NIM, B, S, dan I distandarisasi di tingkat negara untuk menghasilkan sensitivitas margin bunga bersih sehubungan dengan variabel dependen (Ho & A. Saunders, 1981).	Rasio
5.	Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO)	$$BOPO = \frac{Total\ Beban\ Operasional}{Total\ Pendapatan\ Operasional}\ x\ 100\%$$ SE BI No 3/30DPNP tgl 14 Desember 2001)	Rasio
6.	Loan to Deposit Ratio (LDR)	$$FDR = \frac{Jumlah\ Kredit\ Yang\ Diberikan}{Total\ Modal + Total\ Dana\ Pihak\ Ketiga}\ x\ 100\%$$ LDR pada awalnya dikenal dengan istilah Financing to Deposit Ratio (FDR). Dengan rumus awal menurut Surat Edaran Bank Indonesia No. 265/BPPP tanggal 29 Mei 1993.	Rasio

Lampiran 3. Alat Ukur

Data perusahaan yang dijadikan sebagai populasi penelitian:

Tabel 6. Kriteria Sampel Penelitian

No.	Kriteria	Jumlah
1	Bank Umum Konvensional go public yang terdaftar di BEI tahun 2016-2019	43
2	Bank yang tidak memiliki papan pencatatan utama pada BEI tahun 2016-2019	-13
3	Bank yang tidak menerbitkan annual report selama periode penelitian yaitu 2016-2019	0
4	Bank yang mengalami kerugian selama tahun 2016-2019	7
Total Sampel Penelitian		23

Tabel 7. Data Perusahaan Populasi Penelitian

No.	Nama Perusahaan	Kode Perusahaan
1	Bank BRIsyariah Tbk.	BRIS
2	Bank Pan Indonesia Tbk	PNBN
3	Bank Danamon Indonesia Tbk.	BDMN
4	Bank Maybank Indonesia Tbk.	BNII
5	Bank CIMB Niaga Tbk.	BNGA
6	Bank Permata Tbk.	BNLI
7	Bank Artha Graha Internasional Tbk	INPC
8	Bank OCBC NISP Tbk.	NISP
9	Bank Negara Indonesia (Persero) Tbk	BBNI
10	Bank JTrust Indonesia Tbk.	BCIC
11	Bank Mayapada Internasional Tb	MAYA
12	Bank Victoria International Tb	BVIC
13	Bank Mega Tbk.	MEGA
14	Bank Central Asia Tbk.	BBCA
15	Bank Pembangunan Daerah Banten	BEKS
16	Bank Of India Indonesia Tbk.	BSWD
17	Bank MNC Internasional Tbk.	BABP
18	Bank QNB Indonesia Tbk.	BKSW
19	Bank Mandiri (Persero) Tbk.	BMRI
20	Bank Rakyat Indonesia Agroniaga Tbk	AGRO
21	Bank Rakyat Indonesia (Persero) Tbk	BBRI
22	Bank Bumi Arta Tbk.	BNBA
23	Bank Bukopin Tbk.	BBKP
24	Bank Woori Saudara Indonesia 1906 Tbk.	SDRA
25	Bank Capital Indonesia Tbk.	BACA
26	Bank China Construction Bank Indonesia Tbk	MCOR
27	Bank BTPN Tbk.	BTPN
28	Bank Tabungan Negara (Persero) Tbk	BBTN
29	Bank Pembangunan Daerah Jawa Barat & Banten Tbk	BJBR
30	Bank Sinarmas Tbk.	BSIM
31	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
32	Bank Mestika Dharma Tbk.	BBMD
33	Bank Maspion Indonesia Tbk.	BMAS
34	Bank Nationalnobu Tbk.	NOBU
35	Bank Panin Dubai Syariah Tbk.	PNBS
36	Bank Ina Perdana Tbk.	BINA
37	Bank Oke Indonesia Tbk.	DNAR
38	Bank IBK Indonesia Tbk.	AGRS
39	Bank Neo Commerce Tbk.	BBYB
40	Bank Harda Internasional Tbk.	BBHI

41	Bank Jago Tbk.	ARTO
42	Bank Ganesha Tbk.	BGTG
43	Bank BTPN Syariah Tbk.	BTPS
44	Bank Amar Indonesia Tbk.	AMAR
45	Bank Bisnis Internasional Tbk.	BBSI

Sumber: *www.idx.co.id*

Data perusahaan yang dijadikan sebagai sampel penelitian:

Tabel 8. Data Perusahaan Sampel Penelitian

No.	Nama Perusahaan	Kode Perusahaan
1	Bank Danamon Indonesia Tbk.	BDMN
2	Bank Maybank Indonesia Tbk.	BNII
3	Bank CIMB Niaga Tbk.	BNGA
4	Bank OCBC NISP Tbk.	NISP
5	Bank Negara Indonesia (Persero) Tbk	BBNI
6	Bank Mayapada Internasional Tb	MAYA
7	Bank Mega Tbk.	MEGA
8	Bank Central Asia Tbk.	BBCA
9	Bank Mandiri (Persero) Tbk.	BMRI
10	Bank Rakyat Indonesia Agroniaga Tbk	AGRO
11	Bank Rakyat Indonesia (Persero) Tbk	BBRI
12	Bank Bumi Arta Tbk.	BNBA
13	Bank Bukopin Tbk.	BBKP
14	Bank Woori Saudara Indonesia 1906 Tbk.	SDRA
15	Bank China Construction Bank Indonesia Tbk	MCOR
16	Bank BTPN Tbk.	BTPN
17	Bank Tabungan Negara (Persero) Tbk	BBTN
18	Bank Pembangunan Daerah Jawa Barat & Banten Tbk	BJBR
19	Bank Sinarmas Tbk.	BSIM
20	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
21	Bank Mestika Dharma Tbk.	BBMD
22	Bank Nationalnobu Tbk.	NOBU
23	Bank Ina Perdana Tbk.	BINA

Sumber: *www.idx.co.id*

Tabel 9. Data Bank Yang Tidak Memenuhi Kriteria

No.	Nama Perusahaan	Kode Perusahaan	Tanggal Pencatatan	Papan Pencatatan
1	Bank BRIsyariah Tbk.	BRIS	1/1/1911	Utama
2	Bank Pan Indonesia Tbk	PNBN	29/12/1982	Utama

22

3	Bank Permata Tbk.	BNLI	15/1/1990	Utama
4	Bank Artha Graha Internasional Tbk	INPC	23/8/1990	Utama
5	Bank Victoria International Tb	BVIC	30/6/1999	Utama
6	Bank Panin Dubai Syariah Tbk.	PNBS	15/1/2014	Utama
7	Bank Oke Indonesia Tbk.	DNAR	11/7/2014	Utama
8	Bank Neo Commerce Tbk.	BBYB	13/1/2015	Utama
9	Bank BTPN Syariah Tbk.	BTPS	5/8/2018	Utama
10	Bank JTrust Indonesia Tbk.	BCIC	25/6/1997	Pengembangan
11	Bank Pembangunan Daerah Banten	BEKS	13/7/2001	Pengembangan
12	Bank Of India Indonesia Tbk.	BSWD	5/1/2002	Pengembangan
13	Bank MNC Internasional Tbk.	BABP	15/7/2002	Pengembangan
14	Bank QNB Indonesia Tbk.	BKSW	21/11/2002	Pengembangan
15	Bank Capital Indonesia Tbk.	BACA	10/4/2007	Pengembangan
16	Bank Maspion Indonesia Tbk.	BMAS	11/7/2013	Pengembangan
17	Bank IBK Indonesia Tbk.	AGRS	22/12/2014	Pengembangan
18	Bank Harda Internasional Tbk.	BBHI	8/12/2015	Pengembangan
19	Bank Jago Tbk.	ARTO	12/1/2016	Pengembangan
20	Bank Ganesha Tbk.	BGTG	5/12/2016	Pengembangan
21	Bank Amar Indonesia Tbk.	AMAR	9/1/2020	Pengembangan
22	Bank Bisnis Internasional Tbk.	BBSI	7/9/2020	Pengembangan

Sumber: *www.idx.co.id*

Lampiran 4. Tabulasi Data

Tabel 10. Tabulasi Data *Capital Adequacy Ratio (CAR)*

NO.	KODE	2016	2017	2018	2019
1	BDMN	20.90%	22.10%	22.20%	24.20%
2	BNII	16.77%	17.53%	19.04%	21.38%
3	BNGA	17.96%	18.60%	19.66%	21.47%
4	NISP	18.28%	17.51%	17.63%	19.17%
5	BBNI	19.40%	18.50%	18.50%	19.70%
6	MAYA	13.34%	14.11%	15.82%	16.18%

7	MEGA	26.21%	24.11%	22.79%	23.68%
8	BBCA	21.90%	23.10%	23.40%	23.80%
9	BMRI	21.36%	21.64%	20.96%	21.39%
10	AGRO	23.68%	29.58%	28.34%	24.28%
11	BBRI	22.91%	22.96%	21.21%	22.55%
12	BNBA	25.15%	25.67%	25.52%	23.55%
13	BBKP	11.67%	10.57%	13.41%	12.59%
14	SDRA	17.20%	24.86%	23.04%	20.02%
15	MCOR	19.43%	15.75%	15.69%	17.38%
16	BTPN	25.00%	24.10%	24.60%	24.20%
17	BBTN	20.34%	18.87%	18.21%	17.32%
18	BJBR	18.43%	18.77%	18.63%	17.71%
19	BSIM	16.70%	18.31%	17.60%	17.32%
20	BJTM	23.88%	24.65%	24.21%	21.77%
21	BBMD	35.12%	34.68%	34.58%	38.60%
22	NOBU	26.18%	26.83%	23.27%	21.72%
23	BINA	30.36%	66.43%	55.03%	37.41%

Sumber: *www.idx.co.id*

Tabel 11. Tabulasi Data *Non Performing Loan (NPL)*

NO.	KODE	2016	2017	2018	2019
1	BDMN	1.80%	1.80%	1.90%	2.00%
2	BNII	2.28%	1.72%	1.50%	1.92%
3	BNGA	2.16%	2.16%	1.55%	1.30%
4	NISP	0.77%	0.72%	0.82%	0.78%
5	BBNI	0.40%	0.70%	0.80%	1.20%
6	MAYA	1.22%	4.20%	3.26%	1.63%
7	MEGA	3.44%	1.41%	1.27%	2.25%
8	BBCA	0.30%	0.40%	0.40%	0.50%
9	BMRI	1.38%	1.06%	0.67%	0.84%
10	AGRO	1.36%	1.31%	1.78%	4.86%
11	BBRI	1.09%	0.88%	0.92%	1.04%
12	BNBA	1.01%	0.85%	0.69%	0.70%
13	BBKP	2.87%	6.37%	4.75%	4.45%
14	SDRA	0.98%	0.90%	1.08%	1.18%
15	MCOR	2.48%	2.26%	1.62%	1.72%
16	BTPN	0.40%	0.40%	0.50%	0.40%
17	BBTN	1.85%	1.66%	1.83%	2.96%
18	BJBR	0.75%	0.79%	0.90%	0.81%
19	BSIM	1.47%	2.34%	2.73%	4.33%
20	BJTM	0.65%	0.46%	0.61%	0.71%
21	BBMD	2.18%	7.08%	6.41%	0.63%
22	NOBU	0.00%	0.05%	0.44%	2.07%

| 23 | BINA | 2.29% | 2.48% | 2.06% | 3.10% |

Tabel 12. Tabulasi Data *Net Interest Margin (NIM)*

NO.	KODE	2016	2017	2018	2019
1	BDMN	8.90%	9.30%	8.90%	8.30%
2	BNII	5.18%	5.17%	5.24%	5.07%
3	BNGA	5.64%	5.60%	5.12%	5.31%
4	NISP	4.62%	4.47%	4.15%	3.96%
5	BBNI	6.20%	5.50%	5.30%	4.90%
6	MAYA	5.16%	4.26%	4.09%	3.61%
7	MEGA	7.01%	5.80%	5.19%	4.90%
8	BBCA	6.80%	6.20%	6.10%	6.20%
9	BMRI	6.29%	5.63%	5.52%	5.46%
10	AGRO	4.35%	3.76%	3.50%	3.01%
11	BBRI	8.00%	7.93%	7.45%	6.98%
12	BNBA	3.72%	4.45%	4.81%	4.74%
13	BBKP	3.93%	2.89%	2.83%	2.08%
14	SDRA	4.74%	4.86%	5.04%	3.40%
15	MCOR	4.48%	4.69%	4.26%	3.83%
16	BTPN	12.00%	11.60%	11.30%	6.90%
17	BBTN	4.98%	4.76%	4.32%	3.32%
18	BJBR	7.40%	6.76%	6.37%	5.75%
19	BSIM	6.44%	6.46%	7.61%	7.31%
20	BJTM	6.94%	6.68%	6.37%	6.11%
21	BBMD	7.48%	7.08%	6.41%	6.45%
22	NOBU	4.31%	4.22%	4.62%	3.93%
23	BINA	5.10%	4.48%	4.55%	3.78%

Tabel 13. Tabulasi Data Beban Operasional dan Pendapatan Operasional (BOPO)

NO.	KODE	2016	2017	2018	2019
1	BDMN	77.30%	72.10%	70.90%	82.70%
2	BNII	86.02%	85.97%	83.47%	87.09%
3	BNGA	90.07%	83.48%	80.97%	82.44%
4	NISP	79.84%	77.07%	74.43%	74.77%
5	BBNI	73.60%	71.00%	70.20%	73.20%
6	MAYA	83.08%	87.20%	92.61%	92.16%
7	MEGA	81.81%	81.28%	77.78%	74.10%
8	BBCA	60.40%	58.60%	58.20%	59.10%
9	BMRI	80.94%	71.78%	66.48%	67.44%
10	AGRO	87.59%	86.48%	82.99%	96.64%
11	BBRI	68.69%	69.14%	68.40%	70.10%
12	BNBA	85.80%	82.86%	81.43%	89.55%

13	BBKP	94.36%	99.04%	98.41%	98.98%
14	SDRA	79.25%	73.05%	70.39%	75.75%
15	MCOR	93.47%	93.45%	90.60%	91.49%
16	BTPN	81.90%	86.50%	80.10%	84.50%
17	BBTN	82.48%	82.06%	85.58%	98.12%
18	BJBR	82.70%	82.25%	84.22%	84.23%
19	BSIM	86.23%	88.94%	97.62%	119.43%
20	BJTM	72.22%	68.63%	69.45%	71.40%
21	BBMD	78.48%	69.04%	68.09%	71.48%
22	NOBU	93.27%	93.21%	94.77%	93.14%
23	BINA	90.56%	90.11%	93.06%	96.80%

Sumber: *www.idx.co.id*

Tabel 14. Tabulasi Data *Loan Deposit Ratio (LDR)*

NO.	KODE	2016	2017	2018	2019
1	BDMN	91.00%	93.30%	95.00%	98.90%
2	BNII	88.92%	88.12%	96.46%	94.13%
3	BNGA	98.38%	96.24%	97.18%	97.75%
4	NISP	89.86%	93.42%	93.51%	94.08%
5	BBNI	90.40%	85.60%	88.80%	91.50%
6	MAYA	91.40%	90.08%	91.83%	93.34%
7	MEGA	55.35%	56.47%	67.23%	69.67%
8	BBCA	77.10%	78.20%	81.60%	80.50%
9	BMRI	87.16%	87.16%	96.69%	93.93%
10	AGRO	88.25%	88.33%	86.75%	91.59%
11	BBRI	87.77%	88.13%	88.96%	88.64%
12	BNBA	79.03%	82.10%	84.26%	87.08%
13	BBKP	83.61%	81.34%	86.18%	84.82%
14	SDRA	110.45%	111.07%	145.26%	139.91%
15	MCOR	86.43%	79.49%	88.35%	107.86%
16	BTPN	95.40%	96.20%	96.20%	163.10%
17	BBTN	102.66%	103.13%	103.25%	113.50%
18	BJBR	86.70%	87.27%	91.89%	97.81%
19	BSIM	77.47%	80.57%	84.24%	81.95%
20	BJTM	63.34%	66.57%	79.69%	90.48%
21	BBMD	80.93%	81.02%	86.93%	88.06%
22	NOBU	53.02%	51.57%	75.35%	75.35%
23	BINA	76.30%	77.61%	69.28%	62.94%

Sumber: *www.idx.co.id*

Tabel 15. Tabulasi Data Pertumbuhan Laba (IG)

NO.	KODE	2016	2017	2018	2019
1	BDMN	11.55%	37.95%	6.51%	3.86%
2	BNII	72.03%	-5.41%	21.57%	-14.94%
3	BNGA	119.11%	58.74%	16.95%	12.34%
4	NISP	109.07%	21.56%	21.24%	11.42%
5	BBNI	24.82%	20.69%	9.59%	2.76%
6	MAYA	25.73%	-17.65%	-35.24%	20.74%
7	MEGA	77.52%	12.27%	23.02%	25.22%
8	BBCA	14.39%	13.03%	10.85%	10.52%
9	BMRI	-30.74%	46.37%	20.56%	10.07%
10	AGRO	27.97%	36.40%	45.35%	-75.00%
11	BBRI	3.22%	10.73%	11.62%	6.16%
12	BNBA	38.29%	13.70%	3.74%	-44.92%
13	BBKP	-58.67%	-23.00%	39.51%	14.10%
14	SDRA	16.81%	41.61%	22.62%	-7.10%
15	MCOR	-67.08%	124.99%	80.08%	-12.12%
16	BTPN	7.03%	-24.03%	49.66%	40.62%
17	BBTN	41.49%	15.60%	-7.25%	-92.55%
18	BJBR	-16.49%	5.04%	28.15%	0.78%
19	BSIM	100.19%	-13.96%	-84.17%	-86.62%
20	BJTM	16.25%	12.76%	8.71%	9.22%
21	BBMD	-25.55%	47.41%	0.61%	-7.57%
22	NOBU	66.49%	15.42%	27.91%	2.34%
23	BINA	8.05%	0.57%	-37.87%	-37.56%

Sumber: *www.idx.co.id*

Tabel 16. Ringkasan

No.	Kode Perusahaan	Tahun	CAR (X1)	NPL (X2)	NIM (X3)	BOPO (X4)	LDR (X5)	IG (Y)
1	BDMN	2016	20.90	1.80	8.90	77.30	91.00	11.55
		2017	22.10	1.80	9.30	72.10	93.30	37.95
		2018	22.20	1.90	8.90	70.90	95.00	6.51
		2019	24.20	2.00	8.30	82.70	98.90	3.86
2	BNII	2016	16.77	2.28	5.18	86.02	88.92	72.03
		2017	17.53	1.72	5.17	85.97	88.12	-5.41
		2018	19.04	1.50	5.24	83.47	96.46	21.57
		2019	21.38	1.92	5.07	87.09	94.13	-14.94
3	BNGA	2016	17.96	2.16	5.64	90.07	98.38	119.11
		2017	18.60	2.16	5.60	83.48	96.24	58.74
		2018	19.66	1.55	5.12	80.97	97.18	16.95
		2019	21.47	1.30	5.31	82.44	97.75	12.34
4	NISP	2016	18.28	0.77	4.62	79.84	89.86	109.07

No	Bank	Tahun						
		2017	17.51	0.72	4.47	77.07	93.42	21.56
		2018	17.63	0.82	4.15	74.43	93.51	21.24
		2019	19.17	0.78	3.96	74.77	94.08	11.42
5	BBNI	2016	19.40	0.40	6.20	73.60	90.40	24.82
		2017	18.50	0.70	5.50	71.00	85.60	20.69
		2018	18.50	0.80	5.30	70.20	88.80	9.59
		2019	19.70	1.20	4.90	73.20	91.50	2.76
6	MAYA	2016	13.34	1.22	5.16	83.08	91.40	25.73
		2017	14.11	4.20	4.26	87.20	90.08	-17.65
		2018	15.82	3.26	4.09	92.61	91.83	-35.24
		2019	16.18	1.63	3.61	92.16	93.34	20.74
7	MEGA	2016	26.21	3.44	7.01	81.81	55.35	77.52
		2017	24.11	1.41	5.80	81.28	56.47	12.27
		2018	22.79	1.27	5.19	77.78	67.23	23.02
		2019	23.68	2.25	4.90	74.10	69.67	25.22
8	BBCA	2016	21.90	0.30	6.80	60.40	77.10	14.39
		2017	23.10	0.40	6.20	58.60	78.20	13.03
		2018	23.40	0.40	6.10	58.20	81.60	10.85
		2019	23.80	0.50	6.20	59.10	80.50	10.52
9	BMRI	2016	21.36	1.38	6.29	80.94	87.16	-30.74
		2017	21.64	1.06	5.63	71.78	87.16	46.37
		2018	20.96	0.67	5.52	66.48	96.69	20.56
		2019	21.39	0.84	5.46	67.44	93.93	10.07
10	AGRO	2016	23.68	1.36	4.35	87.59	88.25	27.97
		2017	29.58	1.31	3.76	86.48	88.33	36.40
		2018	28.34	1.78	3.50	82.99	86.75	45.35
		2019	24.28	4.86	3.01	96.64	91.59	-75.00
11	BBRI	2016	22.91	1.09	8.00	68.69	87.77	3.22
		2017	22.96	0.88	7.93	69.14	88.13	10.73
		2018	21.21	0.92	7.45	68.40	88.96	11.62
		2019	22.55	1.04	6.98	70.10	88.64	6.16
12	BNBA	2016	25.15	1.01	3.72	85.80	79.03	38.29
		2017	25.67	0.85	4.45	82.86	82.10	13.70
		2018	25.52	0.69	4.81	81.43	84.26	3.74
		2019	23.55	0.70	4.74	89.55	87.08	-44.92
13	BBKP	2016	11.67	2.87	3.93	94.36	83.61	-58.67
		2017	10.57	6.37	2.89	99.04	81.34	-23.00
		2018	13.41	4.75	2.83	98.41	86.18	39.51
		2019	12.59	4.45	2.08	98.98	84.82	14.10
14	SDRA	2016	17.20	0.98	4.74	79.25	110.45	16.81
		2017	24.86	0.90	4.86	73.05	111.07	41.61
		2018	23.04	1.08	5.04	70.39	145.26	22.62

No	Kode	Tahun						
		2019	20.02	1.18	3.40	75.75	139.91	-7.10
15	MCOR	2016	19.43	2.48	4.48	93.47	86.43	-67.08
		2017	15.75	2.26	4.69	93.45	79.49	124.99
		2018	15.69	1.62	4.26	90.60	88.35	80.08
		2019	17.38	1.72	3.83	91.49	107.86	-12.12
16	BTPN	2016	25.00	0.40	12.00	81.90	95.40	7.03
		2017	24.10	0.40	11.60	86.50	96.20	-24.03
		2018	24.60	0.50	11.30	80.10	96.20	49.66
		2019	24.20	0.40	6.90	84.50	163.10	40.62
17	BBTN	2016	20.34	1.85	4.98	82.48	102.66	41.49
		2017	18.87	1.66	4.76	82.06	103.13	15.60
		2018	18.21	1.83	4.32	85.58	103.25	-7.25
		2019	17.32	2.96	3.32	98.12	113.50	-92.55
18	BJBR	2016	18.43	0.75	7.40	82.70	86.70	-16.49
		2017	18.77	0.79	6.76	82.25	87.27	5.04
		2018	18.63	0.90	6.37	84.22	91.89	28.15
		2019	17.71	0.81	5.75	84.23	97.81	0.78
19	BSIM	2016	16.70	1.47	6.44	86.23	77.47	100.19
		2017	18.31	2.34	6.46	88.94	80.57	-13.96
		2018	17.60	2.73	7.61	97.62	84.24	-84.17
		2019	17.32	4.33	7.31	119.43	81.95	-86.62
20	BJTM	2016	23.88	0.65	6.94	72.22	63.34	16.25
		2017	24.65	0.46	6.68	68.63	66.57	12.76
		2018	24.21	0.61	6.37	69.45	79.69	8.71
		2019	21.77	0.71	6.11	71.40	90.48	9.22
21	BBMD	2016	35.12	2.18	7.48	78.48	80.93	-25.55
		2017	34.68	7.08	7.08	69.04	81.02	47.41
		2018	34.58	6.41	6.41	68.09	86.93	0.61
		2019	38.60	0.63	6.45	71.48	88.06	-7.57
22	NOBU	2016	26.18	0.00	4.31	93.27	53.02	66.49
		2017	26.83	0.05	4.22	93.21	51.57	15.42
		2018	23.27	0.44	4.62	94.77	75.35	27.91
		2019	21.72	2.07	3.93	93.14	75.35	2.34
23	BINA	2016	30.36	2.29	5.10	90.56	76.30	8.05
		2017	66.43	2.48	4.48	90.11	77.61	0.57
		2018	55.03	2.06	4.55	93.06	69.28	-37.87
		2019	37.41	3.10	3.78	96.80	62.94	-37.56

Sumber: *www.idx.co.id*

Lampiran 5. Hasil Output Olah Data (SPSS)

Pengolahan data dilakukan dengan SPSS *versi* 20 dengan data yang dipeoleh dari situs resmi *www.idx.co.id* yang menghasilkan output sebagai berikut :

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1_CAR	92	10,57	66,43	22,4145	7,78665
X2_NPL	92	,00	7,08	1,6848	1,38974
X3_NIM	92	2,08	12,00	5,6149	1,83051
X4_BOPO	92	58,20	119,43	81,7180	10,82872
X5_LDR	92	51,57	163,10	88,5402	16,44283
Y_IG	92	-92,55	124,99	12,0409	39,56574
Valid N (listwise)	92				

Gambar 2. Hasil Olah Data Statistik Deskriptif Dengan SPSS

Uji Asumsi Klasik

Uji Normalitas (One Sample K-S)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		92
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	37,42365250
Most Extreme Differences	Absolute	,125
	Positive	,125
	Negative	-,106
Kolmogorov-Smirnov Z		1,197
Asymp. Sig. (2-tailed)		,114

a. Test distribution is Normal.

b. Calculated from data.

Gambar 3. Hasil Olah Data Uji Normalitas (One Sample K-S) Dengan SPSS

Diagram P-P Plot

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Y_IG
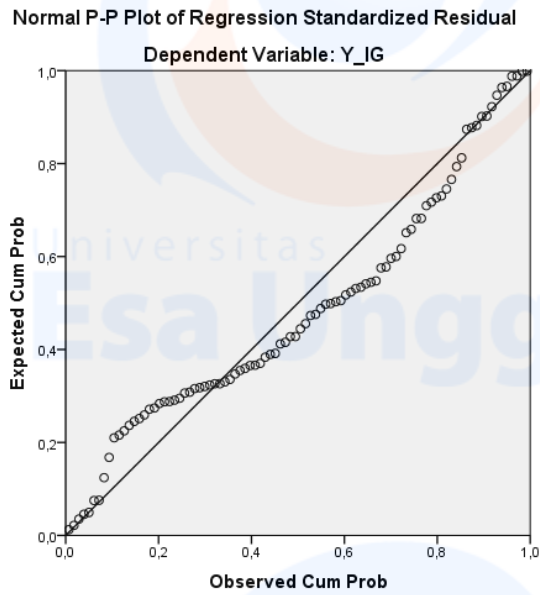
Gambar 4. Hasil Olah Data P-P Plot Dengan SPSS

Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1_CAR	,920	1,087
	X2_NPL	,808	1,237
	X3_NIM	,857	1,166
	X4_BOPO	,745	1,343
	X5_LDR	,929	1,077

a. Dependent Variable: Y_IG

Gambar 5. Hasil Olah Data Uji Multikolinearitas Dengan SPSS

Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,325[a]	,105	,053	38,49618	1,824

a. Predictors: (Constant), X5_LDR, X3_NIM, X2_NPL, X1_CAR, X4_BOPO

b. Dependent Variable: Y_IG

Gambar 6. Hasil Olah Data Uji Autokorelasi

Uji Heteroskedastisitas (Glejser)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-41,086	31,953		-1,286	,202
X1_CAR	-,333	,339	-,101	-,982	,329
X2_NPL	2,631	2,026	,142	1,298	,198
X3_NIM	1,216	1,494	,087	,814	,418
X4_BOPO	,787	,271	,332	2,906	,005
X5_LDR	,000	,160	,000	,001	,999

Coefficients^a — a. Dependent Variable: ABRESID

Gambar 7. Hasil Olah Data Uji Heteroskedastisitas (Glejser) Dengan SPSS

Uji Heteroskedastisitas (Scatterplot)
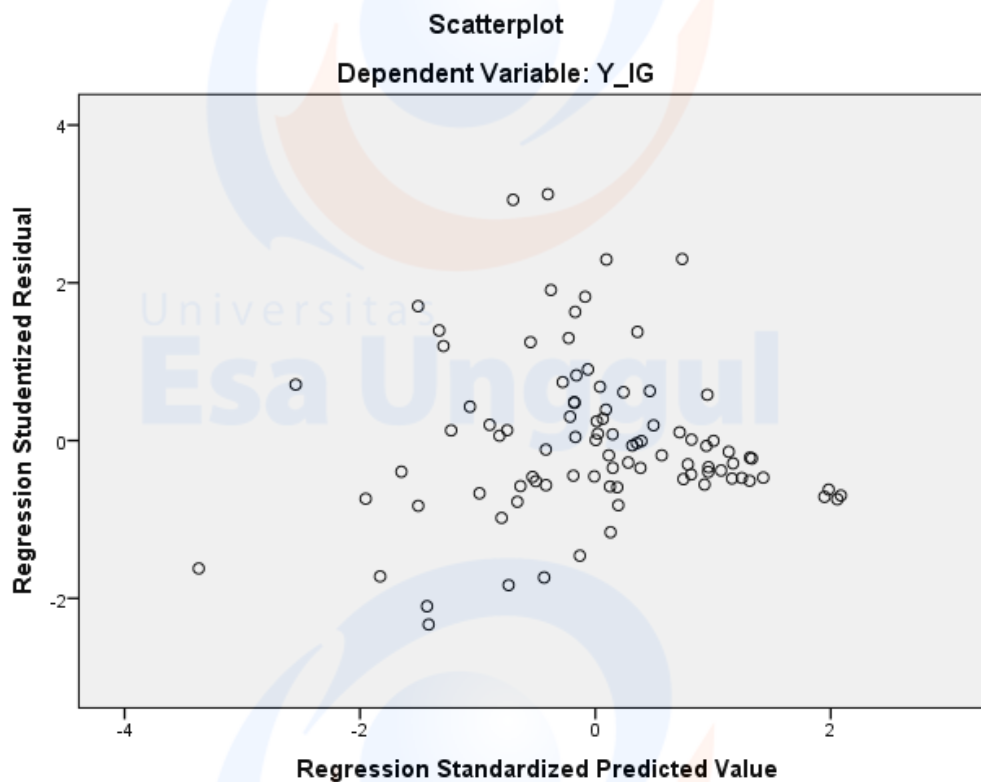
Gambar 8. Hasil Olah Data Uji Heteroskedastisitas (Scatterplot) Dengan SPSS

Transformasi *Weight Least Square* (WLS)

Uji Heteroskedastisitas Data Transform (Glejser)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.002	.004		.402	.689
	X4_2	3.453E-007	.000	.201	.918	.361
	X1_2	-.424	.295	-.209	-1.437	.154
	X2_2	2.810	1.484	.196	1.894	.062
	X3_2	.296	1.136	.042	.260	.795
	X5_2	-.009	.114	-.013	-.075	.940

a. Dependent Variable: ABS_2

Gambar 9. Hasil Transformasi Data Uji Heteroskedastisitas (Glejser) Dengan SPSS

Uji Heteroskedastisitas Data Transform (Scatterplot)
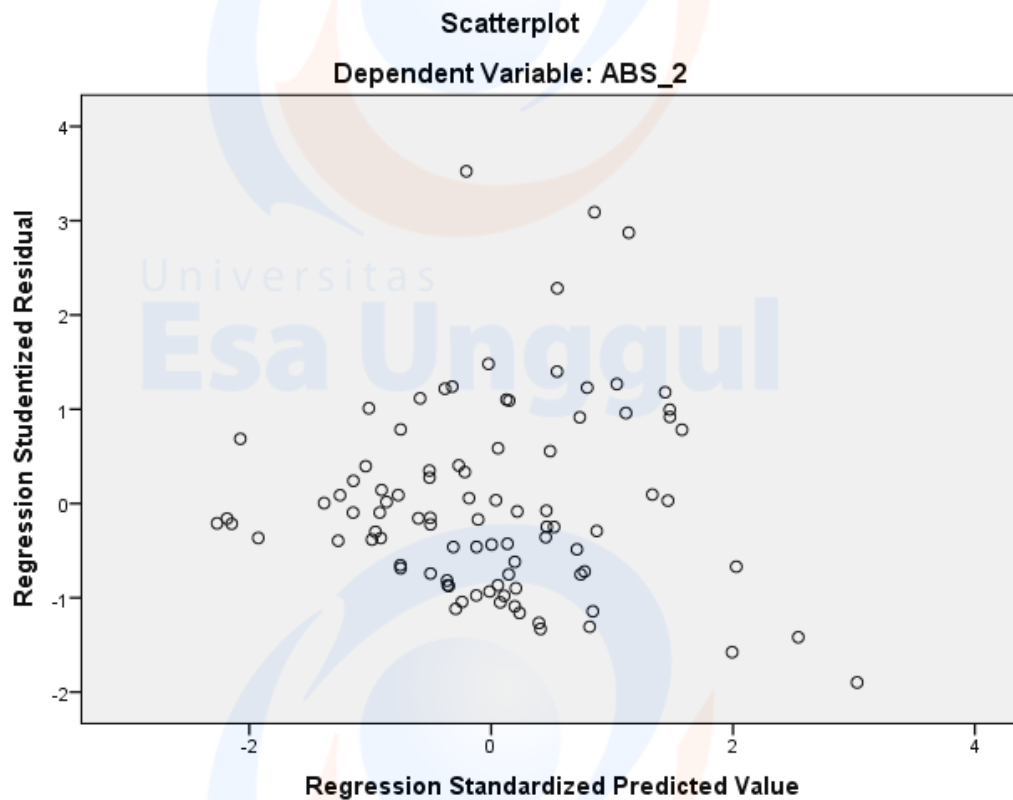
Gambar 10. Hasil Transformasi Data Uji Heteroskedastisitas (Scatterplot) Dengan SPSS

33

Analisis Regresi Linear Berganda

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	135,377	50,938		2,658	,009
X1_CAR	-,600	,540	-,118	-1,110	,270
X2_NPL	-4,133	3,230	-,145	-1,280	,204
X3_NIM	-1,834	2,381	-,085	-,770	,443
X4_BOPO	-,895	,432	-,245	-2,072	,041
X5_LDR	-,220	,255	-,092	-,866	,389

a. Dependent Variable: Y_IG

Gambar 11. Hasil Olah Data Analisis Regresi Linear Berganda Dengan SPSS

Uji Hipotesis

Uji Statistik T (Parsial)

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	135,377	50,938		2,658	,009
X1_CAR	-,600	,540	-,118	-1,110	,270
X2_NPL	-4,133	3,230	-,145	-1,280	,204
X3_NIM	-1,834	2,381	-,085	-,770	,443
X4_BOPO	-,895	,432	-,245	-2,072	,041
X5_LDR	-,220	,255	-,092	-,866	,389

a. Dependent Variable: Y_IG

Gambar 12. Hasil Olah Data Uji Statistik T Dengan SPSS

Uji Statistik F (Simultan)

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	15007,526	5	3001,505	2,025	,083[b]
Residual	127448,209	86	1481,956		
Total	142455,735	91			

a. Dependent Variable: Y_IG

b. Predictors: (Constant), X5_LDR, X3_NIM, X2_NPL, X1_CAR, X4_BOPO

Gambar 13. Hasil Olah Data Uji Statistik F Dengan SPSS

Transformasi Logaritma Natural (Ln)

Uji Statistik F Data Tranfrom (Simultan)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	15.361	5	3.072	2.630	.032[b]
1	Residual	72.430	62	1.168		
	Total	87.791	67			

a. Dependent Variable: Ln_Y

b. Predictors: (Constant), Ln_X5, Ln_X4, Ln_X1, Ln_X2, Ln_X3

Gambar 14. Hasil Transformasi Data Uji Statistik F Dengan SPSS

Uji Koefisien Determinasi (Uji R)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,325[a]	,105	,053	38,49618

a. Predictors: (Constant), X5_LDR, X3_NIM, X2_NPL, X1_CAR,

X4_BOPO

b. Dependent Variable: Y_IG

Gambar 15. Hasil Olah Data Uji Koefisien Determinasi Dengan SPSS

Lampiran 6. Hasil Laporan Pengecekan Plagiat

Ibnu Darwisy

19%	18%	12%	7%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	repository.mercubuana.ac.id Internet Source	2%
2	jurnalmahasiswa.unesa.ac.id Internet Source	2%
3	ojs.unud.ac.id Internet Source	1%
4	jurnal.stiemuhpekalongan.ac.id Internet Source	1%
5	jurnal.ubl.ac.id Internet Source	1%
6	digilib.uinsgd.ac.id Internet Source	1%
7	repository.unj.ac.id Internet Source	1%
8	repository.ub.ac.id Internet Source	1%
9	adoc.pub Internet Source	1%

10	jurnal.polines.ac.id Internet Source	1%
11	online-journal.unja.ac.id Internet Source	<1%
12	repository.uinsu.ac.id Internet Source	<1%
13	ejournal.stiesia.ac.id Internet Source	<1%
14	dvdlaris.com Internet Source	<1%
15	journals.ums.ac.id Internet Source	<1%
16	www.coursehero.com Internet Source	<1%
17	Asmaul Husna, Fatahurrazak, Ratna Sari. "ANALISIS PENGARUH BOOK-TAX DIFFERENCES DAN LIKUIDITAS TERHADAP PERTUMBUHAN LABA (Pada Perusahaan Manufaktur Subsektor Industri Dasar Dan Kimia Yang Terdaftar Di Bursa Efek Indonesia Periode 2012-2015)", Jurnal Ilmiah Akuntansi dan Finansial Indonesia, 2017 Publication	<1%
18	Submitted to Universitas Terbuka Student Paper	<1%

19	repositori.umsu.ac.id Internet Source	<1%
20	rinnyviany.blogspot.com Internet Source	<1%
21	ardra.biz Internet Source	<1%
22	Fakhrana Oktaviarni. "PENGARUH PROFITABILITAS, LIKUIDITAS, LEVERAGE, KEBIJAKAN DIVIDEN, DAN UKURAN PERUSAHAAN TERHADAP NILAI PERUSAHAAN", Jurnal Akuntansi, 2019 Publication	<1%
23	Submitted to Universitas Muria Kudus Student Paper	<1%
24	repository.iainpurwokerto.ac.id Internet Source	<1%
25	Submitted to Forum Perpustakaan Perguruan Tinggi Indonesia Jawa Timur Student Paper	<1%
26	Mia Saraswati, Fika Aryani. "Pengaruh Capital Adequacy Ratio (CAR) dan Loan to Deposit Ratio (LDR) Terhadap Return On Assets (ROA) Pada Bank BUMN Yang Terdaftar Pada Bursa Efek Indonesia Periode 2014-2017", Neraca : Jurnal Akuntansi Terapan, 2020 Publication	<1%

36	journal.ugm.ac.id Internet Source	<1%
37	jurnal.umrah.ac.id Internet Source	<1%
38	repository.usd.ac.id Internet Source	<1%
39	thesis.binus.ac.id Internet Source	<1%
40	Chusnul Khotimah, Dyah Noviawati Setya Arum, Munica Rita Hernayanti. "Tingkat Pengetahuan dan Pelaksanaan Pap Smear Pada Ibu Pasangan Usia Subur di Dusun Kemasan Desa Karang Tengah Imogiri Bantul Tahun 2015", Jurnal Kesehatan Ibu dan Anak, 2017 Publication	<1%
41	jom.unri.ac.id Internet Source	<1%
42	Hendra Rahmat Pratama, Elmira Febri Damayanti. "FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT MAHASISWA AKUNTANSI TERHADAP PEMILIHAN KARIR SEBAGAI CERTIFIED PUBLIC ACCOUNTANTS OF INDONESIA", Jurnal Akuntansi AKTIVA, 2020 Publication	<1%

43 Submitted to Politeknik Negeri Bandung
Student Paper
<1%

44 Verawaty Verawaty, Ade Kemala Jaya,
Megawati Megawati. "DETERMINAN
PENGAMBILAN KEPUTUSAN LINDUNG NILAI
(HEDGING) DENGAN INSTRUMEN DERIVATIF
VALUTA ASING PADA PERUSAHAAN
MANUFAKTUR", Akuisisi: Jurnal Akuntansi,
2020
Publication
<1%

45 ejournal.inkafa.ac.id
Internet Source
<1%

46 eprints.umm.ac.id
Internet Source
<1%

47 garuda.ristekdikti.go.id
Internet Source
<1%

48 jurnal.stie-mandala.ac.id
Internet Source
<1%

49 ojs.unm.ac.id
Internet Source
<1%

50 panduanskripsi.com
Internet Source
<1%

51 repository.widyatama.ac.id
Internet Source
<1%

52 uad.portalgaruda.org

Internet Source

<1%

53 www.docstoc.com
Internet Source

<1%

54 Abdul Aziz Nugraha Pratama, Fira Nur
Maghfiroh. "Pengaruh Total Quality
Management (TQM) terhadap Kinerja
Karyawan di BMT Taruna Sejahtera Ungaran,
Jawa Tengah", Muqtasid: Jurnal Ekonomi dan
Perbankan Syariah, 2016
Publication

<1%

55 Neneng Karyati, Sri Mulyati, Icih Icih.
"ANALISIS PERBEDAAN PENGARUH PREMI,
KLAIM, DAN INVESTASI TERHADAP
PERTUMBUHAN LABA PADA PERUSAHAAN
ASURANSI SYARIAH DENGAN ASURANSI
KONVENSIONALPERIODE 2011-2013",
TSARWATICA (Islamic Economic, Accounting,
and Management Journal), 2019
Publication

<1%

56 ejournal.upi.edu
Internet Source

<1%

Exclude quotes   On   Exclude matches   Off
Exclude bibliography   On

Lampiran 7. Artikel/Jurnal dalam Bahasa Inggris

ANALYSIS THE EFFECT OF CAMEL RATIO (CAPITAL, ASSET QUALITY, MANAGEMENT, EARNINGS AND LIQUIDITY) ON PROFIT GROWTH IN BANKING COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE IN 2016-2019

Ibnu Darwisy

Faculty Economics and Business, Esa Unggul University

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) Xand 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

INTRODUCTION

One of the consequences of the Second World War and the early 1970s was that several countries experienced banking crises during the last thirty years. This crisis has a direct and indirect impact on the economy. The crisis adversely affected the efficient operation of the market economy due to the central role of banks as financial intermediaries. These adverse developments resulted in reduced investment and consumption, increased unemployment, and disrupted the flow of credit to individuals and companies which led to an overall economic slowdown (Ioannidis et al., 2009).

And in 1997 there was a moment that hit Indonesia, namely the economic crisis which had a very bad impact on the banking industry. This results in an overall declining economic

potential and can lead to bankruptcy. Because of this problem, the government has stopped the operations of banks which are considered illiquid and unhealthy if they operate because they are considered to bring huge losses to the banking industry. A series of analyzes needs to be identified as soon as possible. Bankruptcy of a business can be seen and measured by analyzing the report on the company's financial position. Analysis of the financial statements is a important step to get information which relate to the financial position of a company and critical to achieving results which deals with the strategy adopted by the company (Kick & Pfingsten, 2011).

The banking urgency must maximize its performance by taking into account the soundness of the bank in order to obtain large profits. It is constituted by the state to build the economy back, one of them by strengthening l embaga banking finance. Banks function as institutions or entities that accommodate deposits sourced from public funds and redistribute them to the public through other activities such as credit or financing. This role is generally known as the financial intermediation function (Anshori, 2008).

Finance is the cornerstone of every organization, of each system. Good financial management is very important for the economic health of all companies and therefore will have an effect on the nation and the world (Brigham & Houston, 2010). Because of its importance, finance must be understood broadly and thoroughly. Since finance becomes complex and also undergoes constant changes due to shifts in economic conditions from various events that have occurred previously, making finance becomes kind of confusing. But organizations need to pay more attention to their own finances if they want to increase the value and performance of the company (Saiya & Pandowo, 2015).

To assess the performance and profit growth of banking sector companies, banks usually apply an assessment that looks at the soundness of banking companies. Based on the regulation of Bank Indonesia (2004) No. XIII/I/2011, to assess the health of a bank can be measured using the CAMEL ratio which is a method of assessing the health of a bank against five factors namely Capital, Assets, Management, Earnings and Liquidity which can affect profit growth and bank condition.

CAMEL model of this is popular because it has frequently used as performance assessment on banks (Sahajwala & Van Der Bergh, 2000). The CAMEL methodology provides a broader view of bank performance than single ratios such as return on equity, mainly because it takes into account both profitability and risk factors in representing bank performance. Several studies have proposed a multi-criteria decision model for measuring bank performance (Doumpos & Zopounidis, 2011).

The previous research conducted by Hisar (2017) stated that CAR, BOPO, LDR, IRR did not have a significant effect on profit growth in banks. However, another researcher, namely Purwanto (2017) based on the results of his research, said that CAR, BOPO, LDR, IRR have a significant influence on profit growth in banks.

Other research by Ekafitria (2016) m endapatkan result that the CAR, NPL, NPM, ROA, ROA, and LDR on the profit growth that does not have a significant effect. This is in contrast with research Nurhidayah & Purwitosari (2020) who obtained results of ROA and LDR have a significant effect on earnings growth company.

Due to the urgency and *research gap* in the form of inconsistency of research results and the lack of research on related variables, it is a separate motivation for the author to make a study entitled *" Analysis of the Effect of CAMEL Ratios (Capital, Assets, Management, Earnings and Liquidity) on Profit Growth in Registered Banking Companies On the IDX in 2016-2019 "*. The independent variables in this study are CAR, NPL, NIM, BOPO and LDR and the dependent variable is Profit Growth.

LITERATURE REVIEW

Bank Health

The health of the bank has an important role to consider as the function of the bank itself is described by Rosenberg (1982). As stated in the UU RI No. 10 of 1998, in the end a bank must be able to improve the standard of living of the Indonesian people. This means that the fundamental basis of the banking business is good for obtaining optimal profits on a regular basis over a long period of time but also providing financial services to the public. Customers and investors will invest their funds to earn a profit or increase the percentage of profits from price fluctuations or the value of the shares owned (Saiya & Pandowo, 2015).

Based on the written regulations by BI No. XIII/I/PBI/2011 which discusses the characteristics of measuring the soundness of a bank, it is explained that the basis of the soundness of a bank can be assessed by a (quantitative) approach to the factors that influence the condition and development of the banking company. The factors in question are capital adequacy (C*apital*), asset quality (*Asset Quality*), management (*Management*), income (*Earnings*) and liquidity (*Liquidity*). These five factors are known as CAMEL. Further explanation and details regarding the CAMEL ratio are as follows:

Capital

Research on against capital or capital adequacy aims how to understand and how much capital is adequate bank that will be used to support the needs (Vault, 2010). The variable used to interpret this capital factor is the *Capital Adequacy Ratio* (CAR). Where the *Capital Adequacy Ratio* is the ratio of the adequacy or availability of capital which explains the ability of the bank to provide funds that will be used to develop the business and collect the risk of loss due to operating activities. *The Capital Adequacy Ratio* shows how far the decline in bank assets can be covered by existing capital, because the greater or higher the CAR value means the bank is in a better condition (Masyhud Ali, 2004). *The Capital Adequacy Ratio* also explains the extent to which all assets owned by the bank have risks that are also financed by the capital owned by the bank outside of income sourced from other activities such as public savings and other activities (Dendawijaya, 2001).

Asset Quality

Furthermore, the assessment of this factor that is assessed is the condition of the assets owned by the bank and the adequacy of credit risk management (Mawardi and Fitrianto, 2006). The variable used to interpret the asset quality factor is *Non*

Performing Loan (NPL). Where *Non   Performing Loan* describe a risk on loans that will be faced by the bank concerned. In serving the activity of credit, banks are obliged to do suatau analysis of the ability of prospective clients to predict whether able to pay off the loans proposed. If deemed capable, credit will also be given to the debtor concerned and then the bank is obliged to monitor the use of the credit and also monitor the ability and obedience of the customer in paying off his obligations (Masyhud Ali, 2004). The lower the percentage of this ratio means that more and more small or low is also a r isk on credit which will be borne by the bank (Marnoko, 2011).

Management

How that can be done to assess this factor that is calculate the whole the ratio of the efficiency of the business. With this ratio, the bank can quantitatively measure the efficiency that the bank has achieved (Lesmana, 2008). The variable used to interpret the management factor is *Net Interest Margin* (NIM). Where *the net interest margin* is the ratio that is used as a measurement of how much to the incapacity of a bank that can me make use of the entire assets owned by the bank well for the aim to increase net interest income. The purpose of income or income on net interest is the result of reducing interest income and interest expense. NIM also reflects the ability of a bank to maximize revenue as seen from the lending by the bank. The higher or a large percentage of this ratio, the bank in a state of trouble getting small for being able to generate interest income on earning assets were great too (Pandia, 2012).

Earnings

Assessment of the earnings ratio aims to determine how much the bank's ability to generate profits over a certain period of time. The variable used to interpret the income factor is Operational Cost on Operating Income (BOPO). Where Operational Costs on Operating Income reflect how efficiently a bank carries out its main activities (Muljono, 1999). Funds from the public are the main funds for banks to collect, which require a fee to collect, other than interest costs. The lower or the smaller the ratio of Operating Costs to Operating Income means that the condition of problematic banks is getting lower or smaller because they are considered to be able to manage operating expenses efficiently (Muljono, 1999).

Liquidity

The assessment of this ratio aims to determine the level of a bank's ability to fulfill its obligations or in other words whether a bank can be considered liquid in fulfilling its obligations (Kasmir, 2000). A liquid bank is a bank that is considered capable of paying or paying off all of its obligations, both long-term and mainly short-term obligations, and can pay public deposits saved in the bank and if the bank is able to accept requests for opening credit by prospective debtors. The variable used to interpret the liquidity factor is the *Loan to Deposit Ratio* (LDR). Where the *Loan to Deposit Ratio* reflects the magnitude of the difference in credit issued by banks with the total of all customer funds which can take any form, such as savings accommodated by banks (Riyadi, 2015).

Signalling Theory

Signalling Theory is a theory that introduced by Spence (1973), the first time that the parties have explained that the information will provide a signal is a signal containing information of a state of the recipient company or investor information. The information received by the investor from the company will be analyzed and interpreted first to determine whether the information signal is positive (good news) or negative (bad news). If it is positive, it means that investors will make positive investment decisions so that they are able to distinguish between good quality companies that are considered capable of increasing shares and company value. On the contrary, if it is negative, it means that the desire of investors to invest will decrease and affect the value of the company (Jogiyanto, 2010).

Investors tend to choose companies that make capital investments because they are considered to have attractive investment decisions and have the potential to provide large and promising profits in the future (Brealey, Richard A., 2017).

Profit Growth

Profit growth according to Harahap (2015) is a ratio that shows how much a company's ability to increase the value of net income for the current year must be greater than the previous year. This ratio will also affect the stability of the value of *retained earnings* in the following year (Riyadi, 2015). The definition of profit according to Muljono (1999) is a positive net profit or result from all income and losses, as for costs which do not include taxes, profit sharing, and interest. The difference between the income received by the company in a certain period and the expenses for expenses is called the change in profit.

The higher or greater the value of a company's profit growth, it means that the company is in good condition because profit growth is a benchmark for a company's performance. Therefore, companies must strive to increase profits (Meriawaty, 2005).

RELATIONSHIP BETWEEN VARIABLES

Relationship between *Capital Adequacy Ratio (CAR)* and Profit Growth

CAR is an illustration of the adequacy of capital owned by a bank, if the higher this ratio means that the capital owned is sufficient to finance assets that can generate income, and if the costs incurred are lower, the change in profit will also increase (Muljono, 1999). Previous research, Purwanto (2017) stated that CAR has an effect on profit growth. The results of another study, Ekafitria (2016) stated that CAR had no effect on profit growth. Due to differences in research results, further research was made with the following hypothesis:

H1: *Capital Adequacy Ratio* (CAR) has a positive effect on profit growth.

Relationship Between *Non-Performing Loan (NPL)* and Profit Growth

Non Performing Loan (NPL) is a description of the amount of credit risk that will be faced by the bank. The lower the percentage of this ratio, the lower the credit risk borne by the bank (Marnoko, 2011). Previous research, Ramadani (2017) stated that NPL has an effect on profit growth. Other researchers Rodiyah & Wibowo (2016) stated that NPL has no effect on profit growth. Due to differences in research results, further research was made with the following hypothesis:

H2: *Non-Performing Loan* (NPL) has a negative effect on profit growth.

Relationship between *Net Interest Margin (NIM)* and Profit Growth

Net Interest Margin (NIM) shows the ability of bank management to manage assets owned. This is because the larger or higher this ratio means that the risk of problematic bank conditions is getting smaller because of the high value of net interest income received (Haryani, 2010). Previous research, Ramadani (2017) stated that NIM has an effect on profit growth. Other research results Rodiyah & Wibowo (2016) stated that NIM had no effect on profit growth. Due to differences in research results, further research was made with the following hypothesis:

H3: *Net Interest Margin* (NIM) has a positive effect on profit growth.

Relationship between Operating Expenses and Operating Income (BOPO) with Profit Growth

Operating Expenses and Operating Income (BOPO) is generally called the efficiency ratio. Because, it is a measuring tool for bank management in controlling costs for operational activities against income from operational activities. The lower or the smaller the ratio of Operating Expenses and Income, means that the condition of problematic banks is getting lower or smaller because they are considered to be able to manage operating expenses efficiently and increase company profits (Pandia, 2012). Previous research conducted by Purwanto (2017) stated that BOPO had an effect on profit growth. The results of another study, Ekafitria (2016) stated that BOPO had no effect on profit growth. Due to the differences in the results of previous studies, further research was made with the following hypothesis:

H4: Operating Expenses and Operating Income (BOPO) have a negative effect on profit growth.

Relationship between *Loan Deposit Ratio (LDR)* and Profit Growth

If the value of the LDR ratio is higher or larger, it means that the liquidity of a bank is getting lower which will result in the bank being in a bad condition in fulfilling all its obligations, and this also applies in the opposite condition. If sem a kin small LDR, meaning that the higher the liquidity of a bank means the bank is also in good shape, so it is able to fulfill all the obligations that I owned (Kashmir, 2011). Based on previous

research conducted by Nurhidayah & Purwitosari (2020) stated that LDR has an effect on profit growth. However, research more done by Hisar (2017) states that LDR has no effect on profit growth. Because of the differences in the results of previous studies, then made a further study with the hypothesis as follows:

H5: *Loan Deposit Ratio* (LDR) has a positive effect on profit growth.

H6: *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Operating Expenses and Operating Income (BOPO) and *Loan Deposit Ratio* (LDR) simultaneously affect profit growth.

Research Model

Based on the above hypothetical framework, the research model can be described as shown in Figure 1 below:
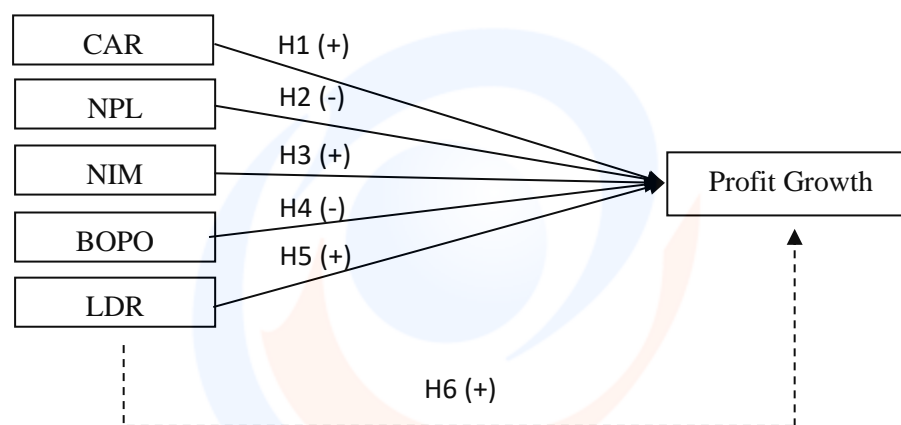
Figure 1. Research Model

METODELOGI RESEARCH

This research is descriptive quantitative research, namely research on a particular population or sample where the data used are quantitative or statistical to test hypotheses (Sugiyono, 2016) so that it can provide a systematic description of scientific information from a subject or object based on existing facts (Sanusi, 2011). The variables used are, five independent variable (X), namely, *the Capital Adequacy Ratio (CAR), Non performing loans (NPL)*, *Net Interest Margin (NIM), Relationships Operating Expenses and Operating Income (ROA) with Income Growth, Loan Deposit Ratio (LDR),* and 1 dependent variable (Y) namely Profit Growth.

This study uses secondary data in the form of periodic financial reports obtained from the IDX official website with a total population of 45 companies in the banking sector for the 2016-2019 period. Of the population that, samples were taken by the method of *purposive sampling* which produced 23 banking companies as the sample with the amount of financial statement data as much as 92. The criteria for selected samples, among others: is Commercial Bank that *go public* who listed on the Stock Exchange 2016-2019 period, has

a primary listing board, publish *annual reports* on a periodic basis, and do not suffer during the study period, namely 2016-2019.

The data analysis technique of this research used SPSS *version* 20 *software*. The test is made by the Statistical Analysis Descriptive, followed by Classical Assumption Test (Test Normality, Multikorelasi, Heteroskidastity, da n autocorrelation), then perform the analysis by the method of Multiple Linear Regression Analysis, model multiple linear regression in this study are as follows:

$$IG = \alpha + \beta_1 (CAR) + \beta_2 (NPL) + \beta_3 (NIM) + \beta_4 (BOPO) + \beta_5 (LDR) + e$$

After that, it ends with Hypothesis Testing (Test Statistics T, F, and Coefficient of Determination).

RESULTS

The descriptive statistical test provides an overview of the minimum, maximum, average, and standard deviation values of all research variables described in the following table:

Table 1. Descriptive Statistical Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1_CAR	92	10,57	66,43	22,4145	7,78665
X2_NPL	92	,00	7,08	1,6848	1,38974
X3_NIM	92	2,08	12,00	5,6149	1,83051
X4_BOPO	92	58,20	119,43	81,7180	10,82872
X5_LDR	92	51,57	163,10	88,5402	16,44283
Y_IG	92	-92,55	124,99	12,0409	39,56574
Valid N (listwise)	92				

Source: *Data processed with SPSS version 20 (2021)*

From the table above, it is interpreted that there are as many as 92 research data obtained from 23 banking companies by taking data from the annual financial statements of banks listed on the IDX through their official websites during the 2016-2019 period.

In the classical assumption test, the first step is a normality test using the Kolmogorov-Smirnov method and the Asymp value is obtained. Sig. (2-tailed) is 0.114 which is greater than 0.05. This shows that the data is normally distributed. And when tested again with the Normal P-Plot diagram, the distribution of data points follows a diagonal line or a normal line, meaning that the data is normally distributed. Furthermore, the multicollinearity test shows that all research variables have a VIF number < 10 and a tolerance > 0.10, it can be concluded that there is no multicollinearity between the independent variables. Then in the autocorrelation test using Durbin-Watson with = 5% for 5 independent variables (k) and a total of 92 data (N) the value (k;N) is (5:92) with dL 1.5482 and dU 1.7767 . For the dW value in this study of 1.824 where the value lies between the dL and 4-dU values, namely; dL (1.5482) < dW (1.824) < 4-dU (2.2233), it can be concluded that there is no autocorrelation in this study. Furthermore, in the heteroscedasticity test with the glejser test, there is one independent variable that has a Sig value. <0.05, namely the X4 BOPO variable with a Sig value. 0.005. When retested with the Scatterplot diagram, the

distribution of data points is too far from point 0 and the Y axis and forms a pattern, which means there are symptoms of heteroscedasticity in the study. Therefore, the data transformation was carried out using the *Weight Least Square* (WLS) method so that the results of the Sig value were obtained. > 0.05 in all variables. This is proven by testing the Scatterplot diagram again which shows the results of the points scattered randomly above and below the 0 point and the Y axis, and do not form a pattern.

Multiple linear regression test shows a functional and causal relationship between the independent variable and the dependent variable. So, the regression model of this study is:

$$Y = α + β1 \ X1 + β2 \ X2 + β3 \ X3 + β4 \ X4 + β5 \ X5 + e$$

From the regression model, multiple linear regression analysis was performed with the following equation:

$$Y = 135{,}377 - 0{,}600 \ (X1\_CAR) - 4{,}133 \ (X2\_NPL) - 1{,}834 \ (X3\_NIM) - 0{,}895 \ (X4\_BOPO) - 0{,}220 \ (X5\_LDR)$$

The above equation shows the relationship between the independent and partially dependent variables which obtain the following results:

The constant value (α) is 135.377, meaning that the consistent value of the Profit Growth variable (Y) is 135.377. The value of the regression coefficient 1 for the CAR variable (X1) is negative at -0.600. That is, if the CAR variable increases by one unit, then the Profit Growth variable will decrease by -0.600 with the assumption that the other variables have a fixed value. The regression coefficient β2 for NPL variable (X2) a negative value of - 4.133. That is, if the NPL variable increases by one unit, then the Profit Growth variable will decrease by -4.133 with the assumption that the other variables have a fixed value. Regression coefficients β3 for NIM variable (X3) is negative at -1.834. That is, if the NIM variable increases by one unit, the Profit Growth variable will decrease by -1.834 with the assumption that the other variables have a fixed value. Regression coefficients β4 to BOPO variable (X4) is negative at -0.895. That is, if the BOPO variable increases by one unit, then the Profit Growth variable will decrease by -0.895 with the assumption that the other variables have a fixed value. The regression coefficient β 5 for LDR variable (X4) is negative at -0.250. That is, if the LDR variable increases by one unit, then the Profit Growth variable will decrease by -0.250 with the assumption that the other variables have a fixed value.

The hypothesis test is carried out by comparing the significance value (Sig.) with the probability value. If the significance value (Sig.) < probability 0.05 then the proposed hypothesis is accepted (Ha), on the contrary if the significance value (Sig.) > 0.05 probability then the proposed hypothesis is rejected (H0) . In the f test, the result is the value of Sig. 0.83 is greater than the profitability of 0.05, which means that there is no independent variable that has a simultaneous effect on the dependent variable. Because the results do not match, it is necessary to transform the data with natural logarithms with the results of the Sig value. 0.032 or less than 0.05 and re-proven by looking at the calculated F value that is greater than the F table, which is 2.63 > 2.32. This means that the research model used is appropriate and appropriate, and simultaneously the independent variables

affect the dependent variable in this study. Furthermore, on the t test, all variables have a negative effect, but only the BOPO variable has a significant effect.

Thus, it can be concluded that only H2 , H4 and H6 were accepted because the existing data supported the hypothesis that was bult. Meanwhile H1, H3 and H5 were rejected because the existing data did not support the hypothesis. And finally the coefficient of determination test or the coefficient of determination test (Adjust) which shows the magnitude of the influence of the independent variable on the dependent variable, where in this study the effect is 53% and the remaining 47% is influenced by other variables not examined. Complete information regarding the results of statistical tests and hypothesis testing can be seen in appendix 5. Meanwhile, a summary of the results of hypothesis testing is described in the following table:

Hypothesi	Hypothesis Statement	Coefficient	Sig.	Information
H1	Partially CAR has a negative effect on Profit Growth	-1,11	0,27	The data do not support the hypothesis, the hypothesis is rejected.
H2	Partially NPL has a negative effect on Profit Growth	-1,28	0,204	The data do not support the hypothesis, the hypothesis is rejected.
H3	Partially NIM has a negative effect on Profit Growth	-0,77	0,443	The data do not support the hypothesis, the hypothesis is rejected.
H4	Partially BOPO has a negative effect on Profit Growth	-2,072	0,041	The data do not support the hypothesis, the hypothesis is rejected.
H5	Partially LDR has a negative effect on Profit Growth	-0,866	0,389	The data do not support the hypothesis, the hypothesis is rejected.
H6	CAR, NPL, NIM, BOPO, and LDR simultaneously affect profit growth	2,63	0,032	The data do not support the hypothesis, the hypothesis is rejected.

Table 2. Summary of Hypothesis Test Results

DISCUSSION

Effect of *Capital Adequacy Ratio (CAR)* with Profit Growth

Based on the first hypothesis in this study, CAR has a positive effect on profit growth, but in this study it shows that CAR has a negative effect on profit growth so that the hypothesis is rejected. Whereas CAR reflects the amount of capital adequacy, this means that sufficient capital does not necessarily guarantee that the profits of banking companies will increase. This result is also not in line with the explanation by Muljono (1999) where he revealed that the higher the CAR means the higher this ratio means that the capital owned is sufficient to finance assets that can generate income, and if the costs incurred are lower,

the change in profit will also increase. will increase. Results of p enelitian is in agreement with previous studies by Ledhem & Mekidiche (2020) and Hisar (2017) which says CAR no significant effect on earnings growth. However, this is contrary to the results of what Purwanto (2017) and Rodiyah & Wibowo (2016) research which states that CAR has a significant effect on profit growth.

In Table 5.1 shows the CAR of the banking company in Indonesia have an average of 22, 41%. Bank Indonesia regulations regarding the percentage of CAR in banking companies must be above 8% to be considered healthy. These results prove that banks in Indonesia have good capital adequacy. With large capital, banks can freely place capital in the form of funds for company activities that can increase profits or those obtained by the bank.

Effect of *N on -Performing Loan (NPL)* with Profit Growth

Based on the second hypothesis at this research that NPL effect negati f on earnings growth, and the results of this study also showed that the NPL negative effect on the profit growth that the hypothesis is accepted. NPL reflects the magnitude of credit risk faced by banks, with the results of this study providing an explanation that a small bank credit risk does not mean that the bank's profit growth will increase. This is not in accordance with the statement of Marnoko (2011) which states that the smaller or lower the percentage of this ratio, the lower the credit risk borne by the bank , because the credit risk borne is small, it should optimize the company's performance which will affect profit growth.

These results are in accordance with the research of Ekafitria (2016), Nurhidayah and Purwitosari (2020) which states that it is true that NPL does not have a partial and simultaneous effect on profit growth. However, this is contrary to research conducted by Ramadani (2017) which states that NPL simultaneously affects the growth of banking profits. The reason for the NPL does not significantly affect profit growth is due to the bank's vigilance in preventing the risk of credit failure which can result in failed realization of bank funds. Because the large amount of bank capital, if not utilized properly, will result in a small amount of income because with large capital credit activities should be channeled properly which can generate income from interest which of course affects the increase in profit.

Effect of *Net Interest Margin (NIM)* on Profit Growth

The third hypothesis is based on this research that NIM has a positive influence on the profit growth, but however in this study indicate that nim negative effect on the profit growth that the hypothesis is rejected . In fact, NIM reflects the management of bank earning assets to generate net interest income, where the results of this study provide an explanation that high net interest income does not mean that profit growth will also increase. This is in line with research conducted by Nurhidayah & Purwitosari (2020) and Rodiyah & Wibowo (2016) which states that NIM does not have a positive effect on profit growth. However, Ramadani's research (2017) states that NIM simultaneously affects profit growth.

NIM me reflect on the condition of market risk occurs due to the change of conditions in the market, these conditions detrimental to the bank and the reason why the ratio of NIM do not affect profit growth significantly. The form of market risk, for example, is interest rates. If interest rates change, the bank's interest costs and bank interest income will also change. This condition makes banks more careful in giving credit to prospective customers which can pose a big risk and the risk of bad credit. This also shows that the driver of profit growth, namely net interest income, cannot always be relied on because of the provision of credit to customers who are at great risk due to changes in the interest rate issued by BI.

Effect of Operating Expenses and Operating Income (BOPO) with Profit Growth

Based on the fourth hypothesis in this study, BOPO has a negative effect on profit growth, and the results in this study also show that BOPO has a negative effect on profit growth so that the hypothesis is accepted. Viewed from the coefficient β are negative, meaning that any reduction in the value of ROA then be followed by increases in the value of income changes. This is possible because with a small load, it is expected to generate high profits. This is in accordance with the economic principle where the minimum expenditure is to get the maximum profit or profit.

The above results are in line with Pandia's research (2012) which explains that the lower or smaller the BOPO ratio indicates the more efficient the operational costs incurred by the bank, then the possibility of small troubled banks and company profits will increase. Then, banks that run their operational activities efficiently must maintain this in order to obtain increased profits.

Effect of *Loan Deposit Ratio (LDR)* with Profit Growth

Based on the fourth hypothesis in this study, namely LDR has a positive effect on profit growth, but in this study it shows that LDR has a negative effect on profit growth so that the hypothesis is rejected. LDR does not affect profit growth significantly, it can be caused by credit activities where the bank provides it to customers who are considered still lacking and not equivalent to funds from parties obtained by banks such as savings or current accounts.

These results are not in line with the explanation of Kasmir (2011) which states that the higher or the larger, the lower the liquidity of a bank which will result in the bank being in a bad condition in fulfilling all its obligations and the bank's profit growth will slow down, on the contrary, the smaller the LDR, This means that the higher the liquidity of a bank, which means that the bank is in good condition, so that it is able to fulfill all its obligations . However, the results of this study are in line with the research of Hisar (Hisar, 2017) and Ramdani (Ramadani, 2017) which state that LDR has no significant effect on profit growth.

Effect of *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM)* , Operating Expenses and Revenue Operations (ROA) and *Loan Deposit Ratio (LDR)* to P e rtumbuhan Profit

Based on the sixth hypothesis in this study, all independent variables have a simultaneous effect on profit growth , and the results of this study also support the hypothesis so that it can be concluded that *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM)* , Operating Expenses and Operating Income (BOPO) and *Loan Deposit Ratio (LDR)* have a simultaneous effect on profit growth. These results are also supported by the research of Hisar (Hisar, 2017) and Ramdani (Ramadani, 2017), where it is stated that there is a simultaneous influence between NIM, NPL, NPM, BOPO, and LDR on profit growth.

CONCLUSION

This study examines how the influence of CAR, NPL, NIM, BOPO and LDR on profit growth in banking sector companies. The conclusions that can be drawn from this research are: First, it was found that CAR does not have a positive effect on profit growth. Second, it was found that NPL had a negative effect on profit growth. Thirdly, it was found that NIM not influential positive to the profit growth. Fourth, it was found that BOPO had a negative effect on profit growth. Fifth, it was found that LDR had no positive effect on profit growth. And it was found that the *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM)*, Operating Expenses and Operating Income (BOPO) and *Loan Deposit Ratio (LDR)* had a simultaneous effect on profit growth in listed banking companies. on the IDX in 2016-2019.

Limitations or limitations in this study is only used five independent variables (CAR, NPL, NIM, ROA and LDR) where actually there are many other variables which may have impact more significant to variable dependent (Profit Growth). And the object in this study is only limited to conventional banking companies listed on the IDX during the research year (2016-2019).

The suggestions for further research are to replace or add other variables apart from the CAR, NPL, NIM, BOPO and LDR variables to determine their effect on profit growth such as *Gross Profit Margin (GPM), Deposit Risk Ratio (DRR),* and *Interest Rate Risk (IRR)*. Extending the research time can also be done so that more sample data can be obtained. If you want to do research by looking at the health of the bank, you can compare the CAMEL method with other methods such as RGEC (*Risk Profile, Good Corporate Governance, Earning, Capital Variable*). And to test the assumptions of classical expected in a pkan try the latest methods supported by the latest research.

The managerial implication based on the research is that banking companies through bank management should add more capital than the existing standard (must be above 8%) according to what is set by BI, so that they are better able to fund all activities that generate large net profits and strengthen the company's CAR value. In addition, increasing the

distribution of good capital also needs to be reviewed periodically so that the large amount of capital can be properly distributed for the company's performance.

Lampiran 8. Biodata Penulis

Sekilas Bio Data Penulis

Ibnu Darwisy, dilahirkan di Jakarta pada tanggal 19 Agustus 1998. Penulis merupakan anak kedua dari tiga bersaudara dimana tumbuh dikeluarga yang sederhana, dan karena hal tersebut membuat penulis termotivasi untuk dapat membahagiakan keluarga.

Penulis menempuh pendidikan pertama di TK Ar-Rahman, kemudian melanjutkan ke SD Negeri Kampung Bambu 3, lalu melanjutkan ke jenjang SMP di SMPN 2 Pagedangan dan SMK di SMKN 7 Kab. Tangerang mengambil jurusan Akuntansi.

Sejak sekolah dasar, orang tua penulis selalu tegas dalam hal Pendidikan. Oleh karena itu, dari SD hingga SMK penulis selalu mendapat peringkat dikelas. Penulis pun aktif mengikuti lomba-lomba akademik maupun non-akademik, dan juga senang mengikuti organisasi di sekolah. Mulai dari lomba akademik seperti O2SN cabang biologi, lomba debat Bahasa Indonesia, lomba pidato Bahasa Inggris dan lomba non-akademik seperti bernyanyi, kang-nong, dan paskibra dimana hampir di setiap lomba mendapat juara.

Tidak hanya lomba, penulis juga aktif di organisasi khususnya saat SMK dimana penulis aktif di organisasi paskibra dan rohani siswa. Serta, penulis beberapa kali melakukan program magang di beberapa perusahaan besar seperti PT Matahari Dept. Store di bagian procurement dan PegiPegi di bagian finance. Karena semua hal tersebut, penulis mendapat kesempatan menerima beasiswa unggulan 100% di Universitas Esa Unggul sampai lulus.

Selama menjadi mahasiswa pun penulis tetap aktif di berbagai kegiatan seperti lomba dan organisasi mahasiswa. Penulis pernah mengikuti lomba PKM dan Entrepeneurship serta aktif dalam organisasi KSA (Kelompok Studi Akuntansi) dan BEM Fakultas Ekonomi. Selain aktif di kegiatan kampus, penulis juga memiliki kegiatan lain diluar jam kuliah yaitu bekerja paruh waktu di BINUS Center sebagai course consultant sejak semester awal hingga akhir dan *freelancer* sebagai digital marketing salah satu klinik kecantikan.

Hal-hal mengenai keuangan khususnya mengenai perbankan adalah sesuatu yang menarik bagi penulis, sehingga pada kesempatan ini penulis membuat tugas akhir berupa jurnal dengan judul **"*Analisis Pengaruh Rasio CAMEL (Capital, Assets, Management, Earnings dan Liquidity) terhadap Pertumbuhan Laba Pada Perusahaan Perbankan Yang Terdaftar Di BEI Pada Tahun 2016-2019*"**.

Dengan mengucap syukur kehadirat Allah SWT, penulis mengharap agar tulisan/tugas akhir ini dapat memeberikan manfaat bagi banyak pihak dan kontribusi positif pada bidang keilmuan, khususnya akuntansi.