

**PENGARUH *CAR*, *NPL*, *BOPO*, *NIM*, *LDR*
TERHADAP PERTUMBUHAN LABA PADA
BANK UMUM KONVENSIONAL DI INDONESIA**

TESIS


Diajukan untuk memenuhi sebagian persyaratan
Memperolehgelar Magister Manajemen

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**PROGRAM STUDI MANAJEMEN
PROGRAM PASCASARJANA
UNIVERSITAS PAKUAN
2019**

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Tanggal Lulus : 04 Mei 2019	

ABSTRAK

Gustam Candra Prasetia, 2019. Pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin (NIM)*, *Loan to Deposit Ratio (LDR)* terhadap Pertumbuhan Laba pada Bank Umum Konvensional di Indonesia. Tesis Program Studi Manajemen, Program Pascasarjana Universitas Pakuan, Bogor. Pembimbing I: Hari Gursida, Pembimbing II: Jan Horas V. Purba.

Penelitian ini bertujuan untuk menganalisa pengaruh *Capital Adequacy Ratio (CAR)*, *Non Performing Loan (NPL)*, Biaya Operasional Pendapatan Operasional (BOPO), *Net Interest Margin (NIM)*, *Loan to Deposit Ratio (LDR)* terhadap pertumbuhan laba pada Bank Umum Konvensional di Indonesia. Populasi dalam penelitian ini diperoleh dengan menggunakan metode *purposive sampling* pada perusahaan perbankan yang terdaftar di Bank Indonesia, dan berdasarkan kriteria yang telah ditentukan diperoleh sampel penelitian sebanyak 30 bank (perusahaan).

Metode analisis yang digunakan ialah analisis regresi data panel dengan alat bantu *software* statistik Eviews versi 9.0. Hasil penelitian menunjukkan bahwa; (1) variabel *Capital Adequacy Ratio (CAR)* dan *Loan to Deposit Ratio (LDR)* berpengaruh positif terhadap pertumbuhan laba, variabel *Biaya Operasional Pendapatan Operasional (BOPO)* berpengaruh negatif terhadap pertumbuhan laba. (2) Terdapat pengaruh *Capital Adequacy Ratio (CAR)* (X_1), *Non Performing Loan (NPL)* (X_2), *Biaya Operasional Pendapatan Operasional (BOPO)* (X_3), *Net Interest Margin (NIM)* (X_4), dan *Loan to Deposit Ratio (LDR)* (X_5) secara bersama-sama terhadap pertumbuhan laba (Y).

Kata Kunci: *CAR*, *NPL*, BOPO, *NIM*, *LDR*, Pertumbuhan Laba

ABSTRACT

Gustam Candra Prasetya, 2019. *The influence Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional Pendapatan Operasional (BOPO), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR) to Profit Growth at Conventional Commercial Bank in Indonesia. Thesis, Management Studies Program, Pakuan University Postgraduate Program, Bogor. Advisor I: Hari Gursida, Advisor II: Jan Horas V. Purba.*

The purpose of this research is to analyze the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Biaya Operasional Pendapatan Operasional (BOPO), Net Interest Margin (NIM), and Loan to Deposit Ratio (LDR) on the profit growth at conventional commercial bank in Indonesia. The population in this study was obtained by using purposive sampling method on conventional commercial bank which are registered at Bank Indonesia in period 2012 to 2017 and based on the predetermined criteria 30 bank have been selected as samples.

The analytical method used panel data regression analysis with statistical software tool Eviews version 9.0. The results showed that; (1) the variable Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) have a positive influence on profit growth, Biaya Operasional Pendapatan Operasional (BOPO) variable has a negative effect on profit growth. (2) There is the influence of Capital Adequacy Ratio (CAR) (X1), Non Performing Loan (NPL) (X2), Biaya Operasional Pendapatan Operasional (BOPO) (X3), Net Interest Margin (NIM) (X4), and Loan to Deposit Ratio (LDR) (X5) together with profit growth (Y).

Keyword: CAR, NPL, BOPO, NIM, LDR, Profit Growth