

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Non Performing Loan* (NPL), *Loan to Deposit ratio* (LDR), *Return On Asset* (ROA), dan biaya operasional pendapatan operasional (BOPO) terhadap perubahan laba. Populasi pada penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2013-2017 yaitu sebanyak 43 perusahaan perbankan. Sampel yang digunakan dalam penelitian ini adalah 23 perusahaan perbankan yang dihitung dengan menggunakan teknik *purposive sampling*. Teknik analisis penelitian ini menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa secara parsial didapatkan *return on asset* (ROA) berpengaruh positif dan signifikan terhadap perubahan laba, sedangkan *non performing loan* (NPL) berpengaruh positif tidak signifikan, dan *loan to deposit ratio* (LDR), biaya operasional pendapatan operasional (BOPO) berpengaruh negatif namun tidak signifikan terhadap perubahan laba.

Kata kunci: NPL, LDR, ROA, BOPO, Perubahan Laba.



ABSTRACT

This study aims to determine the effect of Non-performing Loans (NPL), loan to Deposit Ratio (LDR), Return On Assets (ROA), and operating income operating costs (BOPO) to changes in earnings. The population in this study were banking companies listed on the Indonesia Stock Exchange (IDX) in 2013-2017, which were 43 banking companies. The sample used in this study was 23 banking companies that were calculated using purposive sampling technique. The analysis technique of this study uses multiple linear regression analysis. The results showed that partially obtained return on assets (ROA) had a positive and significant effect on earnings changes, while non-performing loans (NPL) had no significant positive effect, and loan to deposit ratio (LDR), operating income operating costs (BOPO) had an effect negative but not significant to changes in earnings.

Keywords: *NPL, LDR, ROA, BOPO, Changes in Earnings.*

