

ABSTRAK

Putri Chintia R Hutagalung, 7163220045, Pengaruh LDR, NPL, BOPO, CAR, dan GCG Terhadap Profitabilitas pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2016-2018. Skripsi, Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan, 2020.

Permasalahan dalam penelitian ini adalah meningkatnya risiko yang dihadapi oleh bank-bank yang ada di Indonesia antara lain depresiasi rupiah, peningkatan suku bunga sehingga menyebabkan meningkatnya kredit bermasalah. Lemahnya kondisi internal bank sehingga menyebabkan kinerja bank menurun. Penelitian ini bertujuan untuk mengetahui pengaruh *Loan to Deposit Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, dan *Good Corporate Governance* Terhadap Profitabilitas pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Periode 2016-2018

Populasi pada penelitian ini adalah seluruh data-data laporan keuangan perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) pada periode 2016-2018. Metode pengambilan sampel menggunakan *purposive sampling* diperoleh sampel sebanyak 17 perusahaan. Penelitian ini menggunakan data sekunder, dengan mengunduh laporan keuangan tahunan dari situs www.idx.co.id, maupun dari situs resmi perusahaan. Teknik analisis data yang digunakan adalah analisis statistik deskriptif, uji asumsi klasik, regresi linear berganda dan uji hipotesis.

Hasil dalam penelitian menunjukkan bahwa *Loan to Deposit Ratio* menunjukkan pengaruh positif dan signifikan terhadap profitabilitas. Artinya pihak bank mampu mengelola pembiayaan terhadap hutang secara baik. Hasil penelitian ini mampu menjelaskan teori *signal*. Biaya Operasional Pendapatan Operasional dan *Good Corporate Governance* menunjukkan pengaruh negatif dan signifikan terhadap profitabilitas. Artinya, perusahaan mampu mengelola biaya operasional dengan baik dan semakin baik kinerja *Good Corporate Governance* maka tingkat kepercayaan (*trust*) dari nasabah maupun investor menunjukkan respon yang positif. Hasil penelitian ini mampu menjelaskan teori *signal* dan teori agen. *Non Performing Loan* dan *Capital Adequacy Ratio* tidak berpengaruh signifikan terhadap profitabilitas. Artinya, pihak bank tidak mampu mengelola pinjaman dan memanfaatkan modal dengan baik. Hasil penelitian ini tidak mampu menjelaskan teori *signal*.

Kata Kunci : Profitabilitas, *Loan to Deposit Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, dan *Good Corporate Governance*

ABSTRACT

Putri Chintia R Hutagalung, 7163220045, Effects of LDR, NPL, BOPO, CAR, and GCG on Profitability of Banking Companies Listed on the Indonesia Stock Exchange in the Period of 2016-2018. Thesis, Accounting Department, Faculty of Economics, Medan State University, 2020.

The problem in this study is the increased risk faced by banks in Indonesia, including the depreciation of the rupiah, an increase in interest rates that causes an increase in problem loans. Weak internal bank conditions, causing bank performance to decline. This study aims to determine the effect of Loan to Deposit Ratio, Non Performing Loans, Operational Cost of Operating Income, Capital Adequacy Ratio, and Good Corporate Governance on Profitability in Banking Companies Listed on the Indonesia Stock Exchange in the Period of 2016-2018. The population in this study is all data of financial statements of banking companies listed on the Indonesia Stock Exchange (IDX) in the 2016-2018 period.

The sampling method using purposive sampling obtained a sample of 17 companies. This study uses secondary data, by downloading the annual financial statements from the website www.idx.co.id, as well as from the company's official website. Data analysis techniques used are descriptive statistical analysis, classic assumption tests, multiple linear regression and hypothesis testing.

The results in this study indicate that the Loan to Deposit Ratio shows a positive and significant effect on profitability. This means that the bank is able to manage the financing of debt well. The results of this study are able to explain the signal theory. Operational Costs Operational Income and Good Corporate Governance show a negatif and significant effect on profitability. This means that the company is able to manage operational costs well and the better the performance of Good Corporate Governance, the level of trust from customers and investors shows a positive response. The results of this study are able to explain the signal theory and agent theory. Non Performing Loans and Capital Adequacy Ratio have no significant effect on profitability. That is, the bank is not able to manage loans and utilize capital well. The results of this study are not able to explain the signal theory.

Keywords: Profitability, Loan to Deposit Ratio, Non Performing Loans, Operational Costs Operating Income, Capital Adequacy Ratio, and Good Corporate Governance