

**PENGARUH RASIO CAMEL TERHADAP PERTUMBUHAN LABA
PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA
EFEK INDONESIA TAHUN 2016-2020
ABSTRAK**

Oleh :

Nurul Habibah

Dosen Pembimbing :

Lilik Pujiati, SE., MBA

Abstrak

Penelitian ini membahas mengenai pengaruh Rasio CAMEL terhadap pertumbuhan laba perbankan. Fenomena perubahan laba secara signifikan tiga tahun terakhir membuat peneliti bertujuan untuk mengetahui pengaruh Capital (*Capital Adequacy Ratio*), Asset (*Non Performing Loan*), Management (*Net Profit Margin*), Equity (Beban Operasional Pendapatan Operasional), dan Liquidity (*Loan to Deposit Ratio*) terhadap pertumbuhan laba bank konvensional yang terdaftar di Bursa Efek Indonesia periode 2016-2020. Penelitian ini menggunakan jenis penelitian kuantitatif, adapun sumber data penelitian ini adalah laporan keuangan tahunan perusahaan perbankan selama 5 tahun dengan sampel sebanyak 120 perusahaan. Proses analisis data yang dilakukan pertama adalah Uji asumsi klasik, Uji regresi linier berganda kemudian Uji T dan Uji Determinan. Hasil penelitian ini menunjukkan bahwa variabel *Capital Adequacy Ratio*, *Non Performing Loan*, *Net Profit Margin*, *Loan to Deposit Ratio* tidak berpengaruh signifikan terhadap pertumbuhan laba, dan variabel Beban Operasional Pendapatan Operasional berpengaruh signifikan terhadap pertumbuhan laba.

Kata Kunci : Perbankan, Rasio CAMEL, Pertumbuhan Laba

**THE EFFECT OF THE CAMEL RATIO ON PROFIT GROWTH IN
BANKING COMPANIES LISTED ON THE INDONESIA STOCK
EXCHANGE 2016-2020**

ABSTRACT

By :

Nurul Habibah

Supervisor :

Lilik Pujiati, SE., MBA

Abstract

This study discusses the effect of the CAMEL ratio on banking profit growth. The phenomenon of significant profit changes in the last three years makes researchers aim to determine the effect of Capital (Capital Adequacy Ratio), Assets (Non-Performing Loans), Management (Net Profit Margin), Equity (Operational Expenses on Operating Income), and Liquidity (Loan to Deposit Ratios).) to the profit growth of conventional banks listed on the Indonesia Stock Exchange for the 2016-2020 period. This study uses a quantitative research type, while the source of this research data is the annual financial statements of banking companies for 5 years with a sample of 120 companies. The data analysis process carried out first was the classical assumption test, multiple linear regression test, then the T test and the determinant test. The results of this study indicate that the variables of Capital Adequacy Ratio, Non-Performing Loan, Net Profit Margin, Loan to Deposit Ratio have no significant effect on profit growth, and the variable Operating Expenses Operating Income has a significant effect on profit growth.

Keywords : Banking, CAMEL Ratio, Profit Growth