

## ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh *Non Performing Loan (NPL)*, *Loan to Deposit Ratio (LDR)*, *Good Corporate Governance (GCG)*, *Return on Assets (ROA)*, Biaya Operasional Pendapatan Operasional (BOPO) dan *Capital Adequacy Ratio (CAR)* terhadap Pertumbuhan Laba perusahaan perbankan umum yang terdaftar pada Bursa Efek Indonesia (BEI) periode tahun 2016-2018.

Populasi penelitian ini adalah perusahaan perbankan umum. Sampel yang masuk dalam kriteria penelitian ini sebanyak 90 sampel dengan menggunakan metode *purposive sampling*. Metode analisis data dalam penelitian ini menggunakan analisis regresi linier berganda dengan program SPSS 22.

Hasil penelitian menunjukkan bahwa *Non Performing Loan (NPL)* berpengaruh negatif terhadap pertumbuhan laba, *Capital Adequacy Ratio (CAR)* berpengaruh positif terhadap pertumbuhan laba, sedangkan *Loan to Deposit Ratio (LDR)*, *Good Corporate Governance (GCG)*, *Return on Assets (ROA)* dan Biaya Operasional Pendapatan Operasional (BOPO) tidak berpengaruh terhadap pertumbuhan laba.

**Kata Kunci:** Pertumbuhan Laba, *NPL*, *LDR*, *GCG*, *ROA*, BOPO dan *CAR*

## **ABSTRACT**

*This study aims to examine and analyse the influence of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA), Operational Costs and Operating Income (BOPO) and Capital Adequacy Ratio (CAR) against Profit Growth of conventional banking companies on the Indonesian Stock Exchange (IDX) for period of 2016-2018.*

*The Population of this research is a conventional banking company. Samples are included in the criteria of this study were 90 samples using purposive sampling method. Methods of data analysis in this study using multiple linear regression analysis with SPSS 22 program.*

*The results showed that the variables of Non Performing Loan (NPL) had a negative effect on profit growth, Capital Adequacy Ratio (CAR) had a positive effect on profit growth while Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Return on Assets (ROA) and Operational Costs and Operating Income (BOPO) had no effect on profit growth.*

**Keywords: Profit Growth, NPL, LDR, GCG, ROA, BOPO and CAR**