

**PENGARUH CAPITAL ADEQUACY RATIO, NON PERFORMING LOAN,
BIAYA OPERASIONAL/PENDAPATAN OPERASIONAL, NET
INTEREST MARGIN, LOAN DEPOSIT RATIO TERHADAP
PERUBAHAN LABA**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Capital Adequacy Ratio (CAR), likuiditas (LDR), efisiensi operasional (BOPO), Net Interest Margin (NIM) dan Non Performing Loan (NPL) terhadap Perubahan Laba pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI). Dengan demikian penelitian ini dapat memberikan penjelasan variabel yang mempengaruhi perubahan laba pada perusahaan perbankan di Indonesia periode 2009-2011.

Sampel yang digunakan dalam penelitian ini sebanyak 84 perusahaan perbankan dengan teknik purposive sampling, yaitu teknik penentuan sampel berdasarkan kriteria. Kriteria tersebut antara lain bank yang menyampaikan laporan keuangan tahun 2009-2011. Teknik pengumpulan data diuji dengan menggunakan analisis regresi berganda.

Hasil penelitian menunjukkan bahwa CAR, NIM, NPL masing-masing terbukti memiliki pengaruh positif dan signifikan terhadap perubahan laba, sedangkan BOPO, LDR berpengaruh negatif dan signifikan terhadap perubahan laba. Dengan demikian CAR, NIM, NPL mampu meningkatkan perubahan laba pada perusahaan perbankan.

Kata Kunci : Capital Adequacy Ratio, Non Performing Loan, Biaya Operasional/Pendapatan Operasional, Net Interest Margin, Loan Deposit Ratio dan Perubahan Laba.

**THE EFFECT OF CAPITAL ADEQUACY RATIO, NON PERFORMING
LOAN, OPERATING COSTS / OPERATING INCOME, NET INTEREST
MARGIN, LOAN DEPOSIT RATIO ON EARNINGS CHANGES**

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ABSTRACT

This study aims to analyze the influence of Capital Adequacy Ratio (CAR), liquidity (LDR), operational efficiency (BOPO), net interest margin (NIM) and the Non Performing Loan (NPL) on earnings changes in banking companies listed on Indonesia Stock Exchange (IDX). Thus, this study may explain the variables that affect the earnings changes, in the banking companies in Indonesia over the period 2009 to 2011.

The sample used in this study are 84 banking companies with purposive sampling techniques, ie sampling technique based on the criteria. The criteria that is banks submit the financial reports over the period 2009 to 2011. Data collection techniques are tested by using multiple regression analysis.

The results show that the CAR, NIM, NPL each shown to have a positive and significant impact on earnings changes, while BOPO, LDR have a significant negative effect on earnings changes. Thus CAR, NIM, NPL are able to increase earnings changes in the banking companies.

Keyword : Capital Adequacy Ratio, Non Performing Loan, Operating Expenses / Operating Income, Net Interest Margin, Loan Deposit Ratio and Earnings Changes.