

ABSTRACT

THE EFFECT OF NON-PERFORMING LOANS, CAPITAL ADEQUACY RATIO, AND OPERATING COSTS ON PROFIT GROWTH WITH OPERATING INCOME AS A MODERATING VARIABLE

***(Survey on Conventional Commercial Banks listed on the Indonesia Stock Exchange
for the Period 2017-2022)***

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This study aims to determine: (1) Non Performing Loan, Capital Adequacy Ratio, Operating Costs, Operating Income, and Profit Growth at Conventional Commercial Banks Listed on the Indonesia Stock Exchange for the 2017-2022 Period, (2) The Effect of Non Performing Loan, Capital Adequacy Ratio, Partial and Simultaneous Operating Costs on Profit Growth, (3) Operating Income moderates the Effect between Non Performing Loan, Capital Adequacy Ratio, and Operating Costs on Profit Growth. The population used is Conventional Commercial Banks listed on the Indonesia Stock Exchange with purposive sampling technique so that 21 Conventional Commercial Banks were selected. The data analysis technique in this study is multiple linear regression analysis. Based on the research results show that: (1) Non Performing Loan, Capital Adequacy Ratio, Operating Cost, Operating Income, and Profit Growth experienced fluctuating changes during the study period, (2) Partially, Non Performing Loan has a significant negative effect on Profit Growth, Capital Adequacy Ratio has an insignificant effect on profit growth, and Operating Costs have a positive and significant effect. Simultaneously, Non Performing Loan, Capital Adequacy Ratio, and Operating Costs have a significant effect on Profit Growth (3) Operating Income only moderates the effect of Non Performing Loan and Operating Costs on Profit Growth.

Keywords: *Non-Performing Loan, Capital Adequacy Ratio, Operating Expenses, Profit Growth, and Operating Income.*

ABSTRAK

PENGARUH *NON PERFORMING LOAN*, *CAPITAL ADEQUACY RATIO*, DAN BIAYA OPERASIONAL TERHADAP PERTUMBUHAN LABA DENGAN PENDAPATAN OPERASIONAL SEBAGAI VARIABEL MODERASI

(Survei pada Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia
Periode 2017-2022)

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Penelitian ini bertujuan untuk mengetahui: (1) *Non Performing Loan*, *Capital Adequacy Ratio*, Biaya Operasional, Pendapatan Operasional, dan Pertumbuhan Laba pada Bank Umum Konvensional yang Terdaftar di Bursa Efek Indonesia Periode 2017-2022, (2) Pengaruh *Non Performing Loan*, *Capital Adequacy Ratio*, Biaya Operasional Secara Parsial dan Simultan Terhadap Pertumbuhan Laba, (3) Pendapatan Operasional memoderasi Pengaruh antara *Non Performing Loan*, *Capital Adequacy Ratio*, dan Biaya Operasional Terhadap Pertumbuhan Laba. Populasi yang digunakan yaitu Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia dengan teknik *purposive sampling* sehingga terpilih 21 Bank Umum Konvensional. Teknik analisis data pada penelitian ini yaitu analisis regresi linier berganda. Berdasarkan hasil penelitian menunjukkan bahwa: (1) *Non Performing Loan*, *Capital Adequacy Ratio*, Biaya Operasional, Pendapatan Operasional, dan Pertumbuhan Laba mengalami perubahan yang fluktuatif selama periode penelitian, (2) Secara parsial, *Non Performing Loan* berpengaruh negatif signifikan terhadap Pertumbuhan Laba, *Capital Adequacy Ratio* berpengaruh tidak signifikan terhadap pertumbuhan laba, dan Biaya Operasional berpengaruh positif dan signifikan. Secara simultan, *Non Performing Loan*, *Capital Adequacy Ratio*, dan Biaya Operasional berpengaruh signifikan terhadap Pertumbuhan Laba (3) Pendapatan Operasional hanya memoderasi pengaruh *Non Performing Loan* dan Biaya Operasional terhadap Pertumbuhan Laba.

Kata Kunci: *Non Performing Loan*, *Capital Adequacy Ratio*, Biaya Operasional, Pertumbuhan Laba, dan Pendapatan Operasional.