PENGARUH *LOAN TO DEPOSITS RATIO* (LDR), *NON PERFORMING LOAN* (NPL), *FEE BASED INCOME RATIO* (FBIR), DAN BELANJA OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL (BOPO) TERHADAP PROFITABILITAS PERUSAHAAN PERBANKAN

Henny Elina Rusli
Evelyn Yovita
Fernando Toky

Program Studi Akuntansi, Universitas Prima Indonesia

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh rasio *Loan to Deposits Ratio* (LDR), *Non Performing Loan* (NPL), *Fee Based Income Ratio* (FBIR), dan Belanja Operasional terhadap Pendapatan Operasional (BOPO) terhadap Profitabilitas perusahaan perbankan. Penelitian menggunakan metode kuantitatif dengan pendekatan analisis regresi berganda. Populasi penelitian terdiri dari 47 bank, dengan sampel 34 bank dan total 102 observasi Hasil penelitian memperoleh *Loan to Deposits Ratio* (LDR) secara parsial berpengaruh positif dan signifikan terhadap Profitabilitas, *Non Performing Loan* (NPL),secara parsial tidak berpengaruh terhadap Profitabilitas, *Fee Based Income Ratio* (FBIR), dan Belanja Operasional terhadap Pendapatan Operasional (BOPO) secara parsial berpengaruh negatif dan signifikan terhadap Profitabilitas. Kemudian secara simultan secara simultan berpengaruh positif dan signifikan terhadap Profitabilitas.

Kata Kunci: LDR, NPL, FBIR, BOPO, Profitabilitas

ABSTRACT

*This study aimed to investigate the impact of the Loan to Deposits Ratio (LDR)**,** Non Performing Loan (NPL)**,** Fee Based Income Ratio (FBIR)**,** and Operating expenses to operating income (BOPO) on the profitability of banking institutions using a quantitative approach. The research utilized a sample of 34 banks (102 observations) from a population of 47 and employed multiple regression analysis for data analysis. The findings showed that the Loan to Deposits Ratio (LDR) had a partially positive and significant impact on profitability, while the Non Performing Loan (NPL) had a partially negative and significant impact. Additionally, the Fee Based Income Ratio (FBIR) and and Operating* expenses to operating income (BOPO) *had a partially negative and significant impact on profitability. At the same time, the ratios all significantly and favorably impact profitability*.

Keywords: LDR, NPL, FBIR, BOPO, Profitability