PENGARUH TINGKAT KESEHATAN BANK TERHADAP PERTUMBUHAN LABA DENGAN METODE RGEC (STUDI PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BEI PERIODE 2018-2021)

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ABSTRAK

Peristiwa perang dagang Amerika Serikat dan Tiongkong serta munculnya kebijakan rekstrukturasi kredit berdampak terhadap tingkat kesehatan perbankan dapat berpengaruh terhadap pertumbuhan laba. Metode RGEC digunakan dalam penilitian ini yang meliputi variabel *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), *Good Corporate Governance* (GCG), Beban Operasional Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR) terhadap pertumbuhan laba. Jenis penelitian ini adalah penelitian kuantitatif. Teknik penarikan sampel menggunkan metode *purposive sampling* dan sampel sebanyak 25 perusahaan. Metode analisis menggunakan regresi linier berganda dengan *software* SPSS. Hasil penelitian menunjukkan bahwa NPL dan BOPO berpengaruh signifikan terhadap pertumbuhan laba. LDR, GCG dan CAR tidak berpengaruh signifikan terhadap pertumbuhan laba.

Kata kunci : Kesehatan Bank, Metode RGEC, Pertumbuhan Laba

THE EFFECT OF BANK HEALTH LEVEL ON PROFIT GROWTH USING THE RGEC METHOD (STUDY OF BANKING COMPANIES LISTED ON THE IDX FOR THE 2018-2021 PERIOD)

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ABSTRACT

The events of the trade war between the United States and China as well as the emergence of credit restructuring policies had an impact on the soundness of banks and could affect profit growth. The RGEC method is used in this research which includes the variables Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Good Corporate Governance (GCG), Operating Expenses Operating Income (BOPO), Capital Adequacy Ratio (CAR) to profit growth. This type of research is quantitative research. The sampling technique uses a purposive sampling method and a sample of 25 companies. The analytical method uses multiple linear regression with SPSS software. The results showed that NPL and BOPO had a significant effect on profit growth. LDR, GCG and CAR have no significant effect on profit growth.

Keywords: Bank Health, RGEC Method, Profit Growth.