

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Biaya Operasional Pendapatan Operasional (BOPO), *Loan to Deposit Ratio* (LDR), Kredit Bermasalah dan Rentabilitas sebagai variabel independent terhadap profitabilitas sebagai variabel dependen pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2019 - 2023. Metode yang digunakan dalam penelitian ini pendekatan metode kuantitatif. Data yang digunakan dalam penelitian ini yaitu data sekunder laporan tahunan perusahaan yang diperoleh dari situs resmi Bursa Efek Indonesia. Teknik pemilihan sampel menggunakan teknik *purposive sampling* dengan kriteria tertentu sehingga didapatkan 40 perusahaan dengan total sampel sebanyak 200 untuk periode penelitian 2019 - 2023. Metode analisis data yang digunakan dalam penelitian ini yaitu analisis regresi linear berganda dan uji hipotesis. Hasil penelitian menunjukkan bahwa variabel Biaya Operasional Pendapatan Operasional dan Rentabilitas berpengaruh terhadap profitabilitas Perusahaan, sedangkan variabel *Loan to Deposit Ratio* dan Kredit Bermasalah tidak berpengaruh terhadap profitabilitas perusahaan.

Kata Kunci : BOPO, LDR, Kredit Bermasalah, Rentabilitas, Profitabilitas

ABSTRACT

This study aimed to examine the effect of Operational Cost to Operating Income (BOPO), Loan to Deposit Ratio (LDR), Non Performing Loans, and Rentability as independent variables on profitability as the dependent variable in banking companies listed on the Indonesia Stock Exchange for the period 2019 - 2023. The research used a quantitative approach method. The data used in this study were secondary data obtained from the annual reports of companies sourced from the official website of the Indonesia Stock Exchange. The sampling technique used was purposive sampling with specific criteria, resulting in 40 companies with 200 samples for the 2019 – 2023 research period. The data analysis methods used in this study included multiple linear regression analysis, and hypothesis testing. The results of the study shows that the variables of Operational Cost to Operating Incomes (BOPO) and Rentability had a significant effect on company profitability. However, the Loan to Deposit Ratio (LDR) and Non Performing Loans had no significant effect on company profitability.

Keywords : *BOPO, LDR, Non Performing Loans, Rentability, Profitability*