

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh biaya efisiensi (BOPO), *Loan to Deposit Ratio* dan *Non Performing Loan* terhadap Profitabilitas perbankan di Indonesia dengan pertumbuhan ekonomi sebagai variabel moderating. Populasi dalam penelitian ini adalah bank umum yang *go public* dan terdaftar di bursa efek Indonesia. Data yang digunakan dalam penelitian ini berupa data sekunder yang diperoleh dari laporan keuangan yang telah dipublikasi tahunan pada bank umum tahun 2014 sampai 2017. Teknik pengambilan sampel dengan metode *purposive sampling*. Sampel yang diambil sebanyak 30 bank. Teknik analisis data menggunakan regresi data panel dengan bantuan program Eviews 9. Hasil penelitian menunjukkan bahwa biaya efisiensi (BOPO) berpengaruh negatif dan signifikan terhadap profitabilitas. Sedangkan *loan to deposit ratio* dan *non performing loan* berpengaruh negatif namun tidak signifikan terhadap profitabilitas. Pertumbuhan ekonomi mampu memoderasi pengaruh biaya efisiensi (BOPO) terhadap profitabilitas, namun tidak mampu memoderasi pengaruh *loan to deposit ratio* dan *non performing loan* terhadap profitabilitas.

Kata Kunci: Biaya efisiensi (BOPO), *Loan to Deposit Ratio*, *Non Performing Loan*, pertumbuhan ekonomi dan Profitabilitas.

ABSTRACT

This research aims to analyze the effect of cost efficiency (BOPO), Loan to Deposit Ratio and Non-Performing Loan towards the profitability of banking in Indonesia with economic growth as moderating variables. The population in this research is a public bank that went public and was listed on the Indonesia stock exchange. The data used in this research in the form of secondary data obtained from the financial reports that have been published on the bank's annual general years 2014 to 2017. The technique of sampling with a purposive sampling method. Samples taken as many as 30 banks. Technique of data analysis using regression data panel with the help of program Eviews 9. The results showed that cost-efficiency (BOPO) a negative and significant effect against profitability. While the loan to deposit ratio and non-performing loan effect was negative but not significantly to profitability. Economic growth was able to moderate the influence of cost efficiency (BOPO) towards profitability, but was unable to moderate the influence of loan to deposit ratio and non-performing loan towards profitability.

Keywords: cost efficiency (BOPO), Loan to Deposit Ratio, Non Performing Loan, economic growth and profitability.