

**PENGARUH LOAN TO DEPOSIT RATIO (LDR) DAN BIAYA  
OPERASIONAL PENDAPATAN OPERASIONAL (BOPO) TERHADAP  
PERTUMBUHAN LABA PADA PT BANK PAN INDONESIA, TBK  
(PANINBANK) PERIODE 2019-2023**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui perkembangan Loan To Deposit Ratio (LDR), Biaya Operasional Pendapatan Operasional (BOPO) dan Pertumbuhan pada PT Bank Pan Indonesia, Tbk (PaninBank) serta pengaruh LDR dan BOPO terhadap Pertumbuhan Laba. Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif. Data yang digunakan adalah data sekunder yang dari laporan keuangan Panin Bank periode 2019-2023. Pengujian hipotesis menggunakan uji asumsi klasik, analisis regresi linier berganda, koefisien korelasi, koefisien determinasi, uji t (parsial) dan uji f (simultan). Hasil penelitian menunjukkan bahwa secara parsial Loan To Deposit Ratio (LDR) secara parsial tidak berpengaruh terhadap Pertumbuhan Laba, dan Biaya Operasional Pendapatan Operasional (BOPO) secara parsial berpengaruh negatif dan signifikan terhadap Pertumbuhan Laba. Hasil secara simultan menunjukkan bahwa Loan To Deposit Ratio (LDR) dan Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh signifikan terhadap Pertumbuhan Laba. Loan To Deposit Ratio (LDR) dan Biaya Operasional Pendapatan Operasional (BOPO) memberikan kontribusi sebesar 40% terhadap Pertumbuhan Laba, sedangkan sisanya sebesar 60% dipengaruhi oleh faktor lain yang tidak diteliti.

**Kata kunci:** *Loan To Deposit Ratio (LDR)*, *Biaya Operasional Pendapatan Operasional (BOPO)*, *Pertumbuhan Laba*

**THE INFLUENCE OF LOAN TO DEPOSIT RATIO (LDR) AND OPERATING COST OPERATING INCOME (BOPO) ON PROFIT GROWTH AT PT BANK PAN INDONESIA, TBK (PANINBANK) FOR THE PERIOD 2019-2023**

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**ABSTRACT**

*This study aims to determine the development of Loan To Deposit Ratio (LDR), Operating Cost of Operating Income (BOPO) and Growth at PT Bank Pan Indonesia, Tbk (PaninBank) and the effect of LDR and BOPO on Profit Growth. The research method used is descriptive and verification method. The data used is secondary data from Panin Bank's financial statements for the 2019-2023 period. Hypothesis testing using the classical assumption test, multiple linear regression analysis, correlation coefficient, coefficient of determination, t test (partial) and f test (simultaneous). The results showed that partially Loan To Deposit Ratio (LDR) partially had no effect on Profit Growth, and Operating Expenses Operating Income (BOPO) partially had a negative and significant effect on Profit Growth. The results simultaneously show that the Loan To Deposit Ratio (LDR) and Operating Costs of Operating Income (BOPO) have a significant effect on Profit Growth. Loan To Deposit Ratio (LDR) and Operating Cost of Operating Income (BOPO) contributed 40% to Profit Growth, while the remaining 60% was influenced by other factors not examined.*

**Keywords: Loan To Deposit Ratio (LDR), Operating Expenses Operating Income (BOPO), Profit Growth**