

ABSTRACT

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THE IMPACT OF BOPO, LDR, NPL, AND THE APPLICATION OF GREEN BANKING ON NET PROFIT MARGIN (CASE STUDY OF BANKING SECTOR COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE (IDX) FOR THE 2019-2020 PERIOD)

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Keywords : BOPO, LDR, NPL, Green Banking, Profitability

(xi + 94 + Attachment)

This study aims to determine the effect of Operating Expenses on Operating Income (BOPO), Loan to Deposit Ratio (LDR), Non Performing Loan (NPL), and the application of Green Banking on Net Profit Margin (NPM) both partially and simultaneously in the banking sector in the BUKU 3 and BUKU 4 categories for the 2019-2022 period. The population and sample in this study are banking categories BUKU 3 and BUKU 4 for the 2019-2022 period. The data used in this study was obtained from the Annual Financial Statements and the Company's Sustainability Report. The analysis technique used is multiple linear regression analysis and using the purposive sampling method. The results of this study showed that the BOPO variable had a negative effect on NPM, the LDR variable had a negative effect on NPM, the NPL variable had a negative effect on NPM, and the Green Banking variable had no effect on NPM. Then, simultaneously that all independent variables (BOPO, LDR, NPL and GREEN BANKING) simultaneously affect on NPM. The results of the R^2 test are known that the independent variable (BOPO, LDR, NPL, GREEN BANKING) is able to explain the dependent variable (NPM), which is 96,6%.

Bibliography (2008-2022)