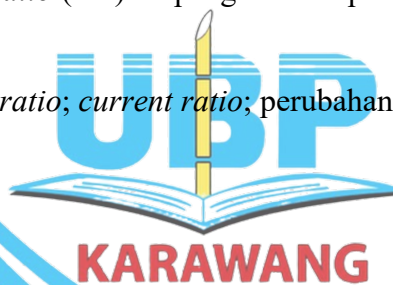


ABSTRAK

Penelitian ini bertujuan untuk: (1) mengetahui dan menganalisis gambaran mengenai Perubahan Laba, *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) pada perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2017-2020; (2) mengetahui dan menganalisis mengenai pengaruh *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) terhadap Perubahan Laba pada perusahaan sektor perbankan yang terdaftar di Bursa Efek Indonesia periode 2017-2020 baik secara parsial maupun simultan. Penelitian dilakukan dengan menggunakan metode deskriptif verifikatif dengan pendekatan kuantitatif. Hasil dari kelayakan model yang dilakukan dengan menggunakan uji F menunjukkan bahwa *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) secara simultan berpengaruh signifikan terhadap Perubahan Laba, sehingga dapat disimpulkan bahwa model layak digunakan. Sedangkan koefisien determinasi (R^2) menunjukkan bahwa *Debt to Equity Ratio* (DER), dan *Current Ratio* (CR) terdapat korelasi atau hubungan yang sedang dengan Perubahan Laba, sehingga dapat disimpulkan model layak digunakan. Hasil dari uji hipotesis yang digunakan uji parsial (uji t) menunjukkan bahwa *Debt to Equity Ratio* (DER) berpengaruh signifikan terhadap perubahan laba, sedangkan *Current Ratio* (CR) berpengaruh tetapi. Tidak signifikan terhadap perubahan laba.

Kata kunci: *debt to equity ratio*; *current ratio*; perubahan laba



ABSTRACT

This study aims to: (1) find out and analyze the description of Changes in Profit, Debt to Equity Ratio (DER), and Current Ratio (CR) in banking sector companies listed on the Indonesia Stock Exchange for the period 2017-2020; (2) knowing and analyzing the effect of Debt to Equity Ratio (DER), and Current Ratio (CR) on Profit Changes in banking sector companies listed on the Indonesia Stock Exchange for the 2017-2020 period, either partially or simultaneously. The research was conducted using a descriptive verification method with a quantitative approach. The results of the feasibility of the model using the F test show that the Debt to Equity Ratio (DER) and Current Ratio (CR) simultaneously have a significant effect on Profit Changes, so it can be concluded that the model is feasible to use. While the coefficient of determination (R^2) shows that the Debt to Equity Ratio (DER) and Current Ratio (CR) have a moderate correlation or relationship with Changes in Profit, so it can be concluded that the model is feasible to use. The results of the hypothesis test that used the partial test (t test) showed that the Debt to Equity Ratio (DER) had a significant effect on changes in earnings, while the Current Ratio (CR) had an effect. Not significant to the change in profit.

Keywords: debt to equity ratio; current ratio; profit change

