

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *size* bank terhadap *earning volatility* pada bank konvensional di Indonesia pada tahun 2014-2017. Penelitian ini menggunakan metode *purposive sampling* dan model analisis regresi linier berganda. Variabel dependen adalah *earning volatility*, variabel independen adalah *size* bank dan variabel kontrol antara lain BOPO, *Net Interest Income*(NII). Berdasarkan hasil analisis bahwa *size* berpengaruh signifikan terhadap *earning volatility*, mula-mula *size* bank berpengaruh negatif dan ketika telah mencapai kondisi tertentu, *size* bank berpengaruh positif terhadap *earning volatility* sehingga diperoleh pengaruh *U-shaped*. BOPO memiliki pengaruh positif signifikan terhadap *earning volatility*, sedangkan *net interest income* memiliki pengaruh positif signifikan terhadap *earning volatility*.

Kata kunci: *Size* bank, *earning volatility*, BOPO, *net interest income*.

ABSTRACT

This research aims to find the effect of bank size to earning volatility in Indonesian conventional bank during period of 2014-2017. This research used purposive sampling method and analysis method used is multiple linear regression of analysis. The dependent variable is earning volatility, the independent variable is bank size, which controlled by BOPO and Net interest income (NII). This research finds that bank size has significant effect to earning volatility, firstly it has negative effect and after such a conditions the effect changes into positive with U-shaped form of effect. BOPO has positive significant effect to earning volatility, meanwhile net interest income has positive significant effect to earning volatility.

Keywords: bank size, earning volatility, BOPO, net interest income..