

ANALISIS FAKTOR YANG MEMPENGARUHI PROFITABILITAS 6 BANK UMUM KONVENSIONAL DI INDONESIA PERIODE 2008 – 2017

Komang Johan Sudanta

Jurusan/Program Studi : Ilmu Ekonomi/Perbankan dan Jasa keuangan

Pembimbing : Bapak Drs.ec. Henrycus Winarto S, M.Si. dan Ibu Dra.ec. Irza
Meingindra Putri Radjamin M.Si.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengembalian modal atau *Return on Asset* (ROA) yang berpengaruh signifikan terhadap *Capital Adequacy Ratio* (CAR), *Net Performing Loan* (NPL), *Net Interest Margin* (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO), Efektifitas Penyaluran Kredit dan *Equity to Loan Ratio*. Pada penelitian ini menggunakan populasi 6 bank umum konvensional di Indonesia periode 2008-2017.

Dalam penelitian ini data sekunder diambil berupa laporan keuangan bank yang dimulai dari tahun 2008 sampai 2017. Teknik analisis data pada penelitian ini menggunakan analisis regresi panel. Dimana *Return on Asset* (ROA) sebagai variabel dependennya, dan *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR), *Net Performing Loan* (NPL), *Net Interest Margin* (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO), Efektifitas Penyaluran Kredit dan *Equity to Loan Ratio* sebagai variabel independennya.

Hasil penelitian memberikan bukti bahwa *Non Performing Loan* (NPL), *Net Interest Margin* (NIM), Beban Operasional terhadap Pendapatan Operasional (BOPO), *Capital Adequacy Ratio* (CAR), Efektifitas Penyaluran Kredit dan *Equity to Loan Ratio* secara parsial mempunyai pengaruh yang signifikan terhadap *Return on Asset* (ROA) pada 6 bank umum konvensional tersebut. sebaliknya *Loan Deposit Ratio* (LDR), dan secara parsial tidak memiliki pengaruh yang signifikan terhadap *Return on Asset* (ROA).

Kata kunci: Profitabilitas, bank umum konvensional

*ANALYSIS OF FACTORS AFFECTING PROFITABILITY OF 6
CONVENTIONAL COMMERCIAL BANKS IN INDONESIA 2008 – 2017*

Komang Johan Sudanta

Dicipline/Study Programme : *Economics/banking and financial services*

Contributor : Drs.ec. Henrycus Winarto S, M.Si. and Dra.ec. Irza Meingindra
Putri Radjamin M.Si.

ABSTRACT

This research aims to analyze the payback or Return on Assets (ROA) which has very significant effect against the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Performing Loan (NPL), Net Interest Margin (NIM), operating expenses against the operating income (BOPO), efficiency of credit distribution and Equity to Loan Ratio This research uses population of 6 commercial banks in Indonesia for 2008 - 2017 period.

In this research, the secondary data is taken in the form of the financial statements of the bank starting from 2008 until 2017. Technique of data analysis in this study uses regression analysis panel where Return on Asset (ROA) as its dependent variabel and the Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Net Performing Loan (NPL), Net Interest Margin (NIM), operating expenses against operating income (BOPO), efficiency of credit distribution and Equity to Loan Ratio as its independent variabel..

The results of this research provide evidence that Net Performing Loan (NPL), Net Interest Margin (NIM), operating expenses against the operating income (BOPO),Capital Adequacy Ratio (CAR), efficiency of credit distribution and Equity to Loan Ratio partially have significant influence towards Return on Asset (ROA) on 6 commercial banks, while Loan to Deposit Ratio (LDR) partially do not have significant influence towards Return on Asset (ROA).

Keywords: *profitability, commercial bank*