

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Efisiensi Operasional, Likuiditas, dan Risiko Kredit terhadap Profitabilitas Bank (Studi Pada Perusahaan Perbankan yang Terdaftar di BEI Periode 2014-2018). Profitabilitas pada penelitian ini diukur dengan rasio *Return On Assets* (ROA). Efisiensi Operasional didalam penelitian ini diukur menggunakan rasio Biaya Operasional dan Pendapatan Operasional (BOPO) . Likuiditas diukur dengan rasio *Loan to Deposit Ratio* (LDR) dan Risiko Kredit diukur dengan rasio *Non Performing Loan* (NPL).

Populasi dalam penelitian ini adalah Perusahaan Perbankan yang terdaftar di BEI dalam periode 2014-2018. Sampel dipilih dengan cara *Purposive sampling* sehingga diperoleh jumlah sampel sebanyak 20 bank. Metode analisis data yang digunakan adalah Regresi Berganda.

Hasil pengujian hipotesis menunjukkan bahwa, Efisiensi Operasional berpengaruh positif terhadap Profitabilitas, Likuiditas berpengaruh positif terhadap Profitabilitas dan Risiko Kredit berpengaruh negatif terhadap Profitabilitas. Hasil analisis regresi menggunakan SPSS 21.0 diperoleh hasil sebesar 0,917 R^2 dimana variabel independen dapat menjelaskan sebesar 91,7% dan selebihnya sebesar 8,3% dijelaskan oleh variabel lain di luar model penelitian. Dengan menggunakan tingkat signifikansi 0,05 diperoleh nilai F-tabel sebesar 3,09 , maka F_{hitung} (343,347) dan $> F_{tabel}$ (3,09) sehingga dapat disimpulkan tiga variabel independen secara bersama-sama berpengaruh terhadap Profitabilitas Perbankan.

Kata Kunci : Profitabilitas, Efisiensi Operasional, Likuiditas, Risiko Kredit.

ABSTRACT

This study aims to analyze the effect of Operational Efficiency, Liquidity, and Credit Risk on Bank Profitability (Study of Banking Companies Listed on the Indonesia Stock Exchange Period 2014-2018). Profitability in this study was measured by the ratio of Return on Assets (ROA). Operational Efficiency in this research is measured using the ratio of Operational Costs and Operating Income (BOPO). Liquidity is measured by a Loan to Deposit Ratio (LDR) and Credit Risk is measured by a Non Performing Loan (NPL) ratio.

The population in this study is the Banking Companies listed on the Indonesia Stock Exchange in the 2014-2018 period. The sample was selected by means of purposive sampling in order to obtain a total sample of 20 banks. Data analysis method used is multiple regression.

Hypothesis testing results show that, Operational Efficiency has a positive effect on profitability, Liquidity has a positive effect on profitability and credit risk has a negative effect on profitability. The results of regression analysis using SPSS 21.0 obtained a result of 0.917 R^2 where the independent variable can explain 91.7% and the remaining of 8.3% is explained by other variables outside the research model. By using a significance level of 0.05, the F-table value of 3.09 is obtained, then the Fcount of (343,347) and $> F$ table of (3.09) so that it can be concluded that the three independent variables jointly influence the Banking Profitability.

Keywords: Profitability, Operational Efficiency, Liquidity, Credit Risk.