

ABSTRAK

Sekar Mentari, "PENGARUH DANA PIHAK KETIGA, KECUKUPAN MODAL, RISIKO KREDIT DAN SUKU BUNGA KREDIT PADA PROFITABILITAS BANK BUMN" Dibawah bimbingan Prof. Nizarul Alim,....

Penelitian ini bertujuan untuk mengetahui pengaruh dana pihak ketiga, kecukupan modal, risiko kredit dan, suku bunga kredit terhadap profitabilitas pada Bank BUMN di Indonesia. Penelitian ini menggunakan purposive sampling sebagai teknik pengambilan sampelnya. Data yang digunakan adalah data tahunan dari laporan keuangan publikasi bank-bank pemerintah selama sembilan tahun sejak 2011-2019. Teknik analisis data yang digunakan adalah teknik analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa secara serempak, dana pihak ketiga, Capital Adequacy Ratio, Non Performing Loan, suku bunga kredit Bank BUMN berpengaruh signifikan terhadap variabel dependen yaitu Profitabilitas. Secara parsial, Non Performing Loan berpengaruh negatif signifikan terhadap Profitabilitas perusahaan perbankan BUMN, sedangkan dana pihak ketiga, Capital Adequacy Ratio, dan suku bunga kredit berpengaruh tidak signifikan terhadap Profitabilitas perusahaan perbankan BUMN.

Kata Kunci: Dana Pihak Ketiga, CAR, NPL, Suku Bunga Kredit, ROA.

ABSTRACT

Sekar Mentari, "ON BANK PROFITABILITY, INVESTMENT, CREDIT RISK, AND CREDIT INTEREST RATES ON BANK BUMN PROFITABILITY" Dibawah bimbingan Prof. Nizarul Alim,....

This study aims to determine the effect of third party funds, capital adequacy, credit risk and credit interest rates on profitability at state-owned banks in Indonesia. This study uses purposive sampling as a sampling technique. The data used are annual data from published financial reports of state banks for nine years from 2011-2019. The data analysis technique used is multiple linear regression analysis techniques. The results of this study indicate that simultaneously, third party funds, Capital Adequacy Ratio, Non-Performing Loans, SOE Bank credit interest rates have a significant effect on the dependent variable, namely profitability. Partially, Non Performing Loans have a significant negative effect on the profitability of state-owned banking companies, while third party funds, Capital Adequacy Ratio, and credit interest rates have no significant effect on the profitability of state-owned banking companies.

Keywords: *Third Party Funds, CAR, NPL, Credit Interest Rates, ROA.*