

ABSTRAK

Fryda Luciana Devi (2021), Pengaruh Risiko Kredit, Risiko Pasar dan Risiko Likuiditas Terhadap Kinerja Keuangan Bank BUMN Periode 2016-2020 dibawah bimbingan Bapak Prasetyo Nugroho, SPi.M.M

Penelitian ini bertujuan untuk menguji hipotesis pengaruh risiko kredit, risiko pasar dan risiko likuiditas terhadap profitabilitas secara parsial dan simultan pada bank BUMN periode 2016-2020. sampel pada penelitian ini terdiri dari empat bank yaitu Bank Negara Indonesia, Bank Rakyat Indonesia, Bank Mandiri Dan Bank Tabungan Negara. Metode analisis yang digunakan adalah analisis regresi linier berganda yang diolah dengan menggunakan program SPSS versi 26. Indikator yang digunakan adalah Non Performing Loan (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) dan Return On Asset (ROA).

Hasil penelitian ini secara parsial menunjukkan bahwa risiko kredit berpengaruh negatif dan signifikan terhadap profitabilitas, risiko pasar berpengaruh positif dan signifikan terhadap profitabilitas, dan risiko likuiditas berpengaruh negatif dan tidak signifikan terhadap profitabilitas. hasil uji f diketahui bahwa variabel risiko kredit, risiko pasar dan risiko likuiditas berpengaruh positif dan signifikan dengan nilai f hitung sebesar 41,238 dan nilai signifiknasi sebesar 0,000 < 0,05 yang berarti Secara simultan NPL, NIM dan LDR berpengaruh terhadap profitabilitas yang diukur dengan ROA pada bank BUMN periode 2016-2020.

Kata kunci : *Non Performing Loan (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR), Return On Asset (ROA).*

ABSTRACT

Fryda Luciana Devi (2021), the influence of credit risk, market risk and liquidity risk on the financial performance of state-owned banks for the 2016-2020 period under the guidance of Mr. Prasetyo Nugroho, SPi.M.M

This study aims to test the hypothesis of the effect of credit risk, market risk and liquidity risk on profitability partially and simultaneously at state-owned banks for the 2016-2020 period. The sample in this study consisted of four banks, namely Bank Negara Indonesia, Bank Rakyat Indonesia, Bank Mandiri and Bank State Savings. The analytical method used is multiple linear regression analysis which is processed using the SPSS version 26 program. The indicators used are Non Performing Loans (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR) and Return On Assets (ROA). .

The results of this study partially indicate that credit risk has a negative and significant effect on profitability, market risk has a positive and significant effect on profitability, and liquidity risk has a negative and insignificant effect on profitability. The results of the f test show that the variables of credit risk, market risk and liquidity risk have a positive and significant effect with a calculated f value of 41.238 and a significant value of $0.000 < 0.05$, which means that simultaneously NPL, NIM and LDR have an effect on profitability as measured by ROA at state-owned banks for the 2016-2020 period.

Keywords: Non Performing Loan (NPL), Net Interest Margin (NIM), Loan To Deposit Ratio (LDR), Return On Asset (ROA).