

ABSTRACT

Rachmat Ilham R, 2018. Analysis of Influence Factor Specification Bank and Fiscal Policy Against Conventional Banking Profitability in Indonesia. Under the guidance of Rifai Afin, S.E., M.Sc.

This study aims to examine the effect of bank specification factors and fiscal policy on the profitability of conventional banking in Indonesia in 2012-2016. Size of bank specification factor used in this research is total asset, credit, liabilities, capital adequacy ratio, non performing loan while fiscal policy used is tax. This research approach uses quantitative approach with the method used is panel data regression method (FEM) and Feasible Generalized Least Square (FGLS) analysis technique with time series from 2012-2016 and cross section consists of 101 conventional banks in Indonesia. The results of this study indicate that total assets and credit have a positive and significant impact on the profit of conventional banking in Indonesia. While liabilities, capital adequacy ratio, non performing loan and tax ratio have a negative and significant impact on the profit of conventional banking in Indonesia.

Keywords: bank specification factor, fiscal policy, profitability, panel data

ABSTRAK

Rachmat Ilham R, 2018. Analisis Pengaruh Faktor Spesifikasi Bank dan Kebijakan Fiskal Terhadap Profitabilitas Perbankan Konvensional di Indonesia. Dibawah bimbingan Rifai Afin, S.E., M.Sc.

Penelitian ini bertujuan untuk melihat pengaruh faktor spesifikasi bank dan kebijakan fiskal terhadap profitabilitas perbankan konvensional di Indonesia pada tahun 2012-2016. Ukuran faktor spesifikasi bank yang dipakai dalam penelitian ini yaitu total asset, kredit, liabilitas, capital adequacy ratio, non performing loan sedangkan kebijakan fiskal yang digunakan ialah pajak. Pendekatan penelitian ini menggunakan pendekatan kuantitatif dengan metode yang digunakan ialah metode regresi data panel (FEM) dan teknik analisa *Feasible Generalized Least Square* (FGLS) dengan time series mulai tahun 2012-2016 dan cross section terdiri dari 101 bank konvensional di Indonesia. Hasil penelitian ini menunjukkan bahwa total asset dan kredit berpengaruh positif dan signifikan terhadap profit perbankan konvensional di Indonesia. Sementara liabilitas, capital adequacy ratio, non performing loan dan ratio pajak berpengaruh negatif dan signifikan terhadap profit perbankan konvensional di Indonesia.

Kata kunci : faktor spesifikasi bank, kebijakan fiskal , profitabilitas, data panel