

PENGARUH DANA PIHAK KETIGA, TINGKAT KECUKUPAN MODAL, RISIKO KREDIT DAN RISIKO OPERASIONAL TERHADAP PROFITABILITAS

**(Studi Empiris pada Bank Konvensional yang Terdaftar di Bursa Efek
Indonesia Periode 2017-2021)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Dana Pihak Ketiga, Tingkat Kecukupan Modal, Risiko Kredit dan Risiko Operasional terhadap Profitabilitas pada Bank Konvensional yang terdaftar di Bursa Efek Indonesia periode 2017-2021. Rasio yang digunakan dalam penelitian ini adalah Dana Pihak Ketiga (DPK), Capital Adequacy Ratio (CAR), Net Performing Loan (NPL), Beban Operasional atas Pendapatan Operasional (BOPO) dan Return On Asset (ROA). Penelitian ini merupakan penelitian kuantitatif. Metode yang digunakan yaitu Purposive Sampling. Berdasarkan kriteria yang telah ditetapkan, terdapat 29 bank dari 43 perusahaan bank umum konvensional yang terdaftar di BEI dan sesuai kriteria penelitian. Penelitian ini menggunakan uji statistik deskriptif, asumsi klasik (uji normalitas, uji multikolinearitas, uji heterokedastisitas, dan uji autokorelasi) teknik analisis regresi linear berganda, koefisien determinasi, uji t dan uji F. adapun keseluruhan analisis data menggunakan SPSS statistik 23.

Hasil penelitian menunjukkan bahwa Dana Pihak Ketiga, Tingkat Kecukupan Modal dan Risiko Operasional berpengaruh terhadap Profitabilitas. Sedangkan risiko Kredit berpengaruh negatif terhadap profitabilitas bank umum konvensional periode 2017-2021.

Kata Kunci : *Dana Pihak Ketiga, Tingkat Kecukupan Modal, Risiko Kredit, Risiko Operasional dan Profitabilitas.*

EFFECT OF THIRD PARTY FUNDS, CAPITAL ADEQUACY LEVEL, CREDIT RISK AND OPERATIONAL RISK ON PROFITABILITY

(Empirical Study on Conventional Banks Listed on the Indonesia Stock Exchange for the 2017-2021 Period)

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ABSTRACT

This study aims to determine of Third Party Funds, Capital Adequacy Level, Credit Risk and Operational Risk on Profitability at Conventional Banks listed on the Indonesia Stock Exchange for the 2017-2021 period. The ratios used in this study are Third Party Funds (DPK), Capital Adequacy Ratio (CAR), Net Performing Loans (NPL), Operating Expenses on Operational Income (BOPO) and Return On Assets (ROA). This research is a quantitative research. The method used is purposive sampling. Based on predetermined criteria, there are 29 banks out of 43 conventional commercial bank companies that are listed on the IDX and meet the research criteria. This study uses descriptive statistical tests, classical assumptions (normality test, multicollinearity test, heteroscedastic test, and autocorrelation test) multiple linear regression analysis techniques, coefficient of determination, t test and F test. As for the entire data analysis using SPSS statistics 23.

The results of the study show that the Third Party Funds, the Level of Capital Adequacy and Operational Risk have an effect on Profitability. Meanwhile, credit risk has a negative effect on the profitability of conventional commercial banks for the 2017-2021 period.

Keywords : Third Party Funds, Level of Capital Adequacy, Credit risk, Operational risk and Profitability.

