

ABSTRAK

PENGARUH DANA PIHAK KETIGA, KECUKUPAN MODAL, PENYALURAN KREDIT, BEBAN OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL DAN GIRO WAJIB MINIMUM TERHADAP PROFITABILITAS BANK BUMN DI INDONESIA

Penelitian ini bertujuan untuk mengetahui pengaruh Dana Pihak Ketiga, Kecukupan Modal, Penyaluran Kredit, Beban Operasional terhadap Pendapatan Operasional dan Giro Wajib Minimum terhadap Profitabilitas Bank BUMN di Indonesia. Sampel penelitian yang digunakan sebanyak tujuh perusahaan perbankan, dimana metode dalam pengambilan sampel menggunakan *purposive sampling* metode pengambilan sampel dengan kriteria tertentu. Metode analisis yang digunakan adalah Analisis Regresi Linear Berganda dengan terlebih dahulu melakukan Uji Asumsi Klasik yaitu Uji Normalitas, Autokorelasi, Multikolinearitas, dan Heteroskedastisitas. Pengujian hipotesis dilakukan dengan Uji Hipotesis Simultan dan Uji Hipotesis Parsial. Hasil penelitian menunjukkan bahwa variabel Penyaluran Kredit secara parsial berpengaruh positif dan signifikan terhadap Profitabilitas Bank, sedangkan Dana Pihak Ketiga, Kecukupan Modal, Beban Operasional dan Pendapatan Operasional dan Giro Wajib Minimum secara parsial tidak berpengaruh terhadap Profitabilitas Bank.

Kata Kunci : Dana Pihak Ketiga, Kecukupan Modal, Penyaluran Kredit, Beban Operasional dan Pendapatan Operasional, Giro Wajib Minimum, Profitabilitas Bank.

ABSTRACT

THE EFFECT OF THIRD PARTY FUNDS, CAPITAL ADEQUACY, CREDIT DISTRIBUTION, OPERATIONAL EXPENSES ON OPERATIONAL INCOME AND MINIMUM REQUIREMENTS ON THE PROFITABILITY OF BUMNBANKIN INDONESIA

This study aims to determine the effect of Third Party Funds, Capital Adequacy, Credit Distribution, Operational Expenses on Operational Income and Reserves on Profitability of State-Owned Banks in Indonesia. The research sampel used was seven banking companies, where the method of sampling used purposive sampling, sampling method with certain criteria. The analytical method used is Multiple Linear Regression Analysis by first doing the Classical Assumption Test, namely the Normality, Autocorrelation, Multicollinearity, and Heteroscedasticity Test. Hypothesis testing is done by Simultaneous Hypothesis testing and partial Hypothesis testing. The results of the study indicate that the variable Credit Distribution partially has a positive and significant effect on Bank Profitability, while Thrid Party Funds, Capital Adequacy, Operational Expenses and Operating Income an Statutory Reserves partially have no effect on Bank Profitability.

Keywords : *Thrid Party Funds, Capital Adequacy, Credit Distribution, Operational Expenses and Operating Income an Statutory Reserves.*