

## **ABSTRACT**

### **THE EFFECT OF BANK SOUNDNESS ON THE PROFITABILITY IN BUMN COMMERCIAL BANKS USING THE RGEC METHOD FOR THE PERIOD 2014-2020**

**By**

**MUTIA OCTORA**

*This study aims to see the effect of bank soundness on profitability in state-owned commercial banks using the RGEC method for the 2014-2020 period. The research population includes all companies, all state-owned commercial banks (BUMN). The sample was determined by saturated sampling technique, and 4 banks were obtained. This research is a type of quantitative research. Data analysis methods used in this study include descriptive statistics, classical assumption test, multiple regression analysis test, R<sup>2</sup> determination test, t test (partial) and f test (simultaneous). The results showed that the variable NOM partially and significant effect on profitability (ROA). Meanwhile, the NPL, GCG and CAR variables partially have no effect on profitability (ROA). The results of this study are expected that the NOM variable can be used as a guide, both by the company's management in processing the company. The results of the Adjusted R<sup>2</sup> test in this study are 0.87. This shows that profitability (ROA) is influenced by NOM, NPL, GCG and CAR by 87% while the remaining 13% is influenced by other variables not examined in this study.*

**Keywords:** *profitability (ROA), NOM, NPL, GCG and CAR*

## ABSTRACT

### THE EFFECT OF BANK SOUNDNESS ON THE PROFITABILITY IN BUMN COMMERCIAL BANKS USING THE RGEC METHOD FOR THE PERIOD 2014-2020

Oleh

MUTIA OCTORA

Penelitian ini bertujuan untuk melihat Pengaruh Tingkat Kesehatan Bank Terhadap Profitabilitas Pada Bank Umum BUMN Dengan Metode RGEC Periode 2014-2020. Populasi penelitian meliputi seluruh perusahaan seluruh Bank Umum Badan Usaha Milik Negara (BUMN). Sample ditentukan dengan teknik sampling jenuh, dan diperoleh 4 bank. Penelitian ini merupakan jenis penelitian kuantitatif. Metode analisis data yang digunakan dalam penelitian ini meliputi statistik deskriptif, uji asumsi klasik, uji analisis regresi berganda, uji determinasi R<sup>2</sup>, uji t (parsial) dan uji f (simultan). Hasil penelitian menunjukkan bahwa variabel variabel NOM secara parsial berpengaruh dan signifikan terhadap profitabilitas (ROA). Sedangkan variabel NPL, GCG dan CAR secara Parsial tidak berpengaruh terhadap profitabilitas (ROA). Hasil penelitian ini diharapkan bahwa variabel NOM dapat dijadikan pedoman, baik oleh pihak- pihak manajemen perusahaan dalam pengolahan perusahaan,. Hasil uji Adjusted R<sup>2</sup> pada penelitian ini sebesar 0,87

.Hal ini menunjukkan bahwa profitabilitas (ROA) dipengaruhi oleh NOM, NPL, GCG dan CAR sebesar 87% sedangkan sisanya 13% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

**Kata Kunci:** profitabilitas (ROA), NOM, NPL, GCG dan CAR