

## Analisis determinan profitabilitas bank pemerintah dan bank swasta nasional devisa di Indonesia = Determinant analysis of state owned banks and foreign exchange commercial banks profitability in Indonesia.

Irvan Nuraditya, author

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### Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh faktor internal bank dan faktor eksternal bank (faktor spesifik industri dan kondisi makroekonomi) terhadap profitabilitas Bank Umum Pemerintah dan Bank Umum Swasta Nasional Devisa di Indonesia. 34 Bank Umum diambil sebagai sampel dengan periode penelitian Januari 2006 hingga Desember 2011. Hasil penelitian menunjukkan bahwa faktor efisiensi operasi (BOPO) dan Permodalan (CAR) berpengaruh signifikan terhadap profitabilitas Bank Umum Pemerintah dan Bank Umum Swasta Nasional Devisa di Indonesia. Faktor lain seperti Likuiditas (FDR), Risiko Kredit (NPL), Inflasi, Owner, Herfindhal-Hirschman Index (HHI) dan BI Rate tidak mempengaruhi profitabilitas bank secara signifikan. Analisis terhadap risiko usaha bank dan tingkat konsentrasi pasar (HHI) dilakukan untuk mencermati hubungan bentuk struktur pasar dengan profitabilitas pada Bank Umum Pemerintah dan Bank Umum Swasta Nasional Devisa periode 2006-2011.

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This research aims to analyze the effect of bank internal factors and external factors ( industry specific factors and macroeconomic condition) to State-owned Banks and Foreign Exchange Commercial Banks profitability in Indonesia. 34 Banks are choosen to be sample and the observation period is from Januari 2006 until December 2011. The result shows that operating efficiency (BOPO) and capital (CAR), determine State-Owned Banks and Foreign Exchange Commercial Banks Profitability in Indonesia. The other factors such as Liquidity (FDR), Credit Risk (NPL), Inflation, Owner, Herfindhal-Hirschman Index (HHI) and BI Rate do not affect State-Owned Banks and Foreign Exchange Commercial Banks profitability significantly. Analysis of the bank's business risk and the level of market concentration (HHI) is performed to examine the relationship between market structure and profitability in the State-Owned Banks and Foreign Exchange Commercial Banks 2006-2011