

# Analisis faktor spesifik bank makroekonomi dan industri yang mempengaruhi profitabilitas bank umum di Bank Indonesia periode 2003-2013 = Analysis of bank specific factors macroeconomic and industry specific affecting the profitability of banks in Indonesia during the period 2003-2013

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## Abstrak

Penelitian ini dilakukan untuk menguji pengaruh karakteristik spesifik bank yakni Capital Ratio, Cost-to-income ratio, Loan loss provision (LLP), Growth Deposit, Bank Size, Interest Income Share, Funding Cost, Ownership, dan State Ownership, serta karakteristik spesifik makroekonomi dan industri dalam profitabilitas bank yang diproksikan dalam ROAA (Return On Average Assets), ROAE (Return On Average Equity), dan NIM (Net Interest Margin).

Teknik sampling yang digunakan adalah purposive sampling. Jumlah sampel sebanyak 62 Bank Umum Konvensional di Indonesia. Menggunakan teknik analisis regresi data panel dan uji hipotesis menggunakan uji t-stat, uji F, dan adjusted R-squared. Dan menggunakan uji asumsi klasik yang meliputi Uji Normalitas, Multikolinearitas, Uji Heterokedastisitas, dan Uji Autokorelasi.

Hasil penelitian terbagi dalam 3(tiga) model, yaitu model pertama dengan profitabilitas yang diproksikan dengan ROAA (Return On Average Asset), model kedua dengan profitabilitas yang diproksikan dengan ROAE (Return On Average Equity), dan model ketiga dengan profitabilitas yang diproksikan dengan NIM (Net Interest Margin) yang masing-masing model memberikan hasil yang berbeda-beda antar variabelnya.

*This study was conducted to examine the effect to the specific characteristics of the bank's Capital Ratio, Cost-to-Income Ratio, Loan loss provision (LLP), Growth Deposit, Bank Size, Interest Income Share, Funding Cost, Ownership, and Nationality, and the specific characteristics of macroeconomic and industry in bank profitability is proxied in ROAA (Return On Average Assets), ROAE (Return On Average Equity), and NIM (Net Interest Margin).*

The sampling technique used was purposive sampling. The total sample of 62 Commercial Bank in Indonesia. Using a panel data regression analysis and hypothesis testing using t-stat test, F test, and adjusted R-squared. And using the classical assumption includes Normality Test, Multicollinearity, Test Heterocedastity, and autocorrelation test.

The results of the study is divided into three (3) models, the first model to profitability proxied by ROAA (Return on Average Assets), the second model to profitability proxied by ROAE (Return on Average Equity), and a third model with profitability proxied by NIM (Net Interest Margin) that each model gives different results between the variables.