

# Pengaruh variabel makro ekonomi, variabel bank spesifik dan variabel struktur finansial terhadap profitabilitas bank yang terdaftar pada Bursa Efek Indonesia (BEI) 2009-2013 = effect of macroeconomic, variables bank spesific variables and financial structure variable on bank's profitability study on comercial banks listed on the Indonesia Stock Exchange (IDX) for the year 2009-2013

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## Abstrak

Tujuan penelitian ini adalah untuk melihat pengaruh dari variabel-variabel makroekonomi (inflasi, kurs, suku bunga, GDP, jumlah uang beredar), bank spesifik (CAR, bank deposit, bank size) dan struktur finansial (rasio total asset dengan GDP) terhadap profitabilitas bank yang ditunjukkan dengan return on asset (ROA). Penelitian ini menggunakan data-data keuangan dari 28 bank yang terdaftar pada Bursa Efek Indonesia. Pemilihan tahun 2009-2013 sebagai periode penelitian ditujukan untuk melihat pengaruh variabel-variabel tersebut pada sektor perbankan pasca krisis ekonomi dunia tahun 2008. Regresi linear berganda dilakukan terhadap data-data makroekonomi, bank spesifik dan struktur finansial baik secara terpisah maupun bersama-sama.

Hasil penelitian menunjukkan hanya terdapat tiga variabel yang mempengaruhi kinerja sektor perbankan secara signifikan, yaitu bank size, bank deposit dan struktur finansial. Hal ini menunjukkan bahwa faktor internal lebih mempengaruhi profitabilitas perbankan dibandingkan faktor eksternal seperti makroekonomi. Berdasarkan hasil penelitian, peneliti menyarankan agar digunakan variabel kinerja perbankan lainnya yaitu, return on equity (ROE) dan net interest margin (NIM), untuk memberikan hasil penelitian yang lebih terperinci.

.....The Purpose of this study was focused on the effect of macroeconomic (inflation, exchange rates, interest rates, GDP, money supply), bank specific (CAR, bank deposits, bank size) and the financial structure ( ratio total asset with GDP ) on Indonesian bank's profitability shown by return on assets ( ROA). Bank's performance was measured using return on assets (ROA). The study used financial data from 28 commercial banks that were listed on Indonesia Stock Exchange (IDX) within the period of 2009 to 2013. The rationale for selecting the study period was to examine the hyact of the aforementioned variables on banking sector post 2008 global economy crisis. Multiple linear regression was applied on each variable category (macroeconomic, bank spesific and financial structure) exclusively as well as concurently. The result of this study showed the dominate effect of three variables, namely bank size, bank deposit and financial structure, on bank's profitability. The period insight that internal factor, other than internal factor such as macroeconomic variables, affected bank's performance. Based on this study, the researcher suggested two variables, i.e. return on equity (ROE) and net interest margin (NIM), as proxy for bank's profitability. The use of these variables might provide a more detail explanation on factors affecting bank's performance.