Pengaruh bank-specific, industry-specific dan macroeconomy terhadap profitabilitas perbankan : studi pada bank umum yang tercatat di Bursa Efek Indonesia periode 2008-2017 = The impact of bank-specific, industry-specific and macroeconomy towards bank profitability : case in listed public banks in Indonesia Stock Exchange period 2008-2017

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Abstrak

Perbankan menjadi salah satu industri penggerak roda perekonomian Indonesia. Kondisi keuangan bank menjadi salah satu hal yang perlu diperhatikan untuk keamanan pelayanan bank. Profitabilitas bank menjadi salah satu tolak ukur kondisi kesehatan bank. Penelitian ini dilakukan untuk melihat faktor apa saja yang paling berpengaruh terhadap profitabilitas perbankan Indonesia, diantara bank-specific, industry-specific dan macroeconomy. Penelitian ini menggunakan data sekunder dari 24 bank umum yang tercatat di BEI periode 2008-2017. Metode analisis yang digunakan oleh peneliti adalah analisis statistik deskriptif dan regresi data panel dengan fixed effect model. Hasil penelitian ini menunjukkan bahwa pengaruh untuk masing variabel independen yaitu SIZE, CAR, NPL, LDR, BOPO, BSD, SMD, GDP, INR, dan INFL berbeda-beda terhadap variabel dependen yaitu ROA, ROE, dan NIM pada studi di perbankan umum yang tercatat di Bursa Efek Indonesia 2008-2017.
......Banking is one of the main industries which lead the economy moving in Indonesia. Bank’s financial position becomes one of the factors that need to be paid attention to the safety services for the bank itself. Bank Profitability becomes one of the factors to check the bank health condition. This research is conducted to see what kind of factors that have the biggest impact on banking in Indonesia, between bank-specific, industry-specific and macroeconomy. This research used secondary data from 24 general banks that recorded in BEI period 2008-2017. The analysis method which used by researcher is descriptive statistic analysis and regression panel data with fixed effect model. The result of this research shows that in Indonesia every independent variables likes SIZE, CAR, NPL, LDR, BOPO, BSD, SMD, GDP, INR, and INFL have different influence for every variables dependent likes ROA, ROE and NIM in Listed Public Banks in Indonesia Stock Exchange Period 2008-2017.