

Pengaruh Loan at Risk dan Variabel Bank Spesifik Terhadap Rentabilitas Kelompok Bank Umum di Indonesia Berdasarkan Modal Inti Periode 2015 s.d. 2022 = The Influence of Loan at Risk and Bank Specific Variables on The Profitability of Commercial Banking in Indonesia Based on Core Capital : Period 2015 to 2022

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dari loan at risk (LAR) dan variabel bank spesifik lainnya terhadap rentabilitas bank umum di Indonesia berdasarkan klasifikasi modal inti. Penelitian menggunakan regresi data panel dengan metode fixed effect model dengan parameter pengukuran rentabilitas bank umum diukur berdasarkan rasio return on asset (ROA) dan return on equity (ROE) sedangkan rasio LAR diukur berdasarkan penjumlahan dari portofolio kredit bank umum dengan kualitas bermasalah (non performing loan), dalam perhatian khusus, dan restrukturisasi dengan kualitas lancar, selain hal dimaksud variabel bank spesifik lainnya yang digunakan adalah ukuran, leverage, dan permodalan, sementara bank yang diteliti dibagi berdasarkan kelompok bank secara agregatif dan 4 (empat) kelompok bank lainnya berdasarkan modal inti (KBMI) sesuai dengan ketentuan otoritas. Hasil penelitian menunjukkan portofolio kredit dengan kualitas LAR secara signifikan memengaruhi rentabilitas bank umum secara negatif baik pada ROA dan ROE serta berlaku pada keseluruhan kelompok bank umum yang diteliti, sementara variabel spesifik lainnya memiliki pengaruh dan tingkat signifikansi yang berbeda. Secara bersama-sama variabel independen pada seluruh model penelitian memiliki pengaruh yang signifikan pada rentabilitas seluruh kelompok bank umum di Indonesia.

.....This research aims to investigate the impact of loan-at-risk (LAR) and other specific bank variables on the profitability of commercial banks in Indonesia based on core capital classification. The study utilizes panel data regression with a fixed effect model method. The profitability of commercial banks is measured using the return on assets (ROA) and return on equity (ROE) ratios. The LAR ratio is calculated based on the sum of the commercial banks' credit portfolio with problematic quality (non-performing loans), special mentions, and restructuring with current quality. In addition to these, other specific bank variables used in the study include size, leverage, and capital. The banks under study are groups of bank in aggregate and categorized into four groups based on their core capital classification (KBMI) according to regulatory guidelines. The research findings indicate that the credit portfolio quality represented by LAR significantly negatively affects the profitability of commercial banks, both in terms of ROA and ROE, across all groups of commercial banks. Other specific variables show varying levels of influence and significance on the profitability of the studied commercial banks. Altogether, the independent variables in all models of the study have a significant impact on the profitability of all commercial bank groups in Indonesia.