

Analisis Pengaruh Modal Bank, Likuiditas Bank, Risiko Kredit,dan Leverage terhadap Profitabilitas Bank Umum di Indonesia pada Periode 2019-2023 = The Impact of Bank Capital, Bank Liquidity, Credit Risk, and Leverage on Commercial Bank Profitability in Indonesia for the Period 2019-2023

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Abstrak

Penelitian ini bertujuan untuk menyelidiki hubungan antara modal bank, likuiditas bank, risiko kredit, dan leverage terhadap profitabilitas bank umum di Indonesia. Sampel penelitian terdiri dari data panel dari 66 bank umum di Indonesia selama periode 2019-2023. Data dianalisis menggunakan metode Two-Step System Generalized Method of Moments (GMM), yang dipilih untuk mengatasi masalah endogenitas dan heteroskedastisitas. Temuan dari penelitian ini mengungkapkan bahwa modal bank memiliki dampak negatif terhadap profitabilitas bank. Likuiditas bank memiliki efek positif yang signifikan terhadap NIM, tetapi tidak signifikan untuk ROA dan ROE. Risiko kredit ditemukan memiliki dampak negatif terhadap semua model profitabilitas bank, tetapi hanya signifikan untuk ROE. Leverage memiliki efek positif pada ROE dan NIM. Hasil penelitian ini memberikan wawasan penting bagi perusahaan perbankan, regulator, dan stakeholder lainnya untuk mengelola faktor-faktor tersebut guna meningkatkan profitabilitas bank. Selain itu, penelitian ini juga memberikan kontribusi bagi literatur akademis mengenai determinan profitabilitas bank di negara berkembang seperti Indonesia.

..... This study aims to investigate the relationship between bank capital, bank liquidity, credit risk, and leverage on the profitability of commercial banks in Indonesia. The sample comprises panel data from 66 commercial banks in Indonesia over the period 2019-2023. The data were analyzed using the Two-Step System Generalized Method of Moments (GMM) method, chosen to address issues of endogeneity and heteroskedasticity. The findings of this study reveal that bank capital has a negative impact on bank profitability. Bank liquidity has a significant positive effect on NIM but is not significant for ROA and ROE. Credit risk is found to have a negative impact on all models of bank profitability, but is only significant for ROE. Leverage has a positive effect on ROE and NIM. These results provide important insights for bank, regulator, and any other stakeholders to manage these factors to enhance bank profitability. Additionally, this study contributes to the academic literature on the determinants of bank profitability in developing countries like Indonesia.