

**Pengaruh bank size, credit risk dan concentration ratio terhadap profitabilitas bank umum terpilih di Indonesia periode 2015-2019 =
The effect of bank size, credit risk and concentration ratio on the profitability of selected Indonesian banks for the period 2015-2019**

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Abstrak

Tujuan penelitian ini adalah untuk melakukan analisis terhadap bagaimana bank size, credit risk, dan concentration ratio mempengaruhi indikator profitabilitas bank umum di Indonesia. Sampel penelitian ini berupa 72 Bank Umum yang masuk kedalam kategori BUKU dengan rentang penelitian mulai dari tahun 2015 hingga 2019. Sampel tersebut diregresikan menggunakan metode panel regression dengan model estimasi berupa Random Effect Model. Penelitian ini menemukan bahwa variabel credit risk, bank size, dan concentration ratio berpengaruh signifikan terhadap indikator profitabilitas ROA. Kemudian penelitian ini juga menemukan bahwa variabel concentration ratio tidak berpengaruh signifikan terhadap indikator profitabilitas ROE, dan variabel bank size dan credit risk berpengaruh signifikan terhadap indikator profitabilitas ROE.

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This research aims to analyze how bank size, credit risk, and concentration ratio affects bank's profitability indicators in Indonesia. This research uses a sample of 72 conventional banks which are classified as BUKU with the period of research ranging from the year 2015 until 2019. These samples will be regressed according to panel regression method and will use Random Effect Model as the method of estimation. This reasearch found that credit risk, bank size, and concentration ratio affects ROA significantly. Furthermore, this research also found that concentration ratio does not affect ROE significantly, while bank size and credit risk affects ROE significantly.