

Analisis pengaruh risiko kredit, risiko likuiditas, modal bank, dan efisiensi biaya terhadap profitabilitas bank = The effect of credit risk, liquidity risk, bank capital, and cost efficiency on bank profitability

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh risiko kredit, risiko likuiditas, modal bank, dan efisiensi biaya terhadap profitabilitas bank di ASEAN 5 yang terdiri dari Indonesia, Malaysia, Filipina, Thailand, dan Vietnam. Profitabilitas bank diukur menggunakan return on average assets (ROAA), return on average equity (ROAE), dan net interest margin (NIM). Adapun sampel dari penelitian ini sebanyak 47 bank di ASEAN 5 pada periode pengamatan selama 10 tahun (2010-2019). Peneliti menggunakan metode two-step system generalized method of moment (GMM) dalam mengestimasi secara empiris variabel penelitian. Hasil penelitian ini menunjukkan bahwa secara bersamaan variabel independen, variabel kontrol, dan variabel makroekonomi berpengaruh signifikan terhadap profitabilitas bank. Variabel risiko kredit dan efisiensi biaya memiliki pengaruh negatif dan signifikan terhadap profitabilitas bank. Sedangkan variabel risiko likuiditas dan modal bank memiliki pengaruh positif dan signifikan terhadap profitabilitas.

.....This study aims to determine the effect of credit risk, liquidity risk, bank capital, and cost efficiency on the profitability of banks in ASEAN 5 consists of Indonesia, Malaysia, the Philippines, Thailand, and Vietnam. Bank profitability is measured using return on average assets (ROAA), return on average equity (ROAE), and net interest margin (NIM). The sample from this study was 47 banks in ASEAN 5 during the 10-year observation period (2010-2019). The researcher uses the two-step system generalized method of moment (GMM) method in estimating the research variables empirically. The results of this study indicate that simultaneously independent variables, control variables, and macroeconomic variables have a significant effect on bank profitability. The credit risk and cost efficiency variables have a negative and significant impact on bank profitability. Meanwhile, liquidity risk and bank capital variables have a positive and significant impact on bank profitability.