Analisis Pengaruh Faktor Internal Bank terhadap Profitabilitas Bank Umum Konvensional yang Terdaftar di Bursa Efek Indonesia tahun 2005-2013 = Analysis of The Influence of Banks Internal Factors to The Profitability in Conventional Commercial Banks Listed in Indonesian Stock Exchange 2005-2013

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Abstrak

[ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh Ukuran Bank (LNA), Capital Adequacy Ratio (CAR), Loans/Total Assets (LA), Loans Loss Provision (LLP), Liquid Assets/Total Assets (LQD), Deposits/Total Assets (DP), Net Interest Margin (NIM), Non Interest Income (NII) terhadap profitabilitas Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia dengan indikator ROA dan ROE periode 2005-2013. Data yang digunakan dalam penelitian ini diperoleh dari laporan tahunan bank yang dipublikasikan di Bank Indonesia dengan sampel 20 Bank Umum Konvensional. Penelitian ini menggunakan model regresi linier

berganda. Hasil dari penelitian ini menunjukkan bahwa ada pengaruh signifikan

LNA, LA, LLP dan NIM terhadap ROA, namun CAR, LQD, DP dan NII tidak berpengaruh signifikan terhadap ROA. Sementara ada pengaruh signifikan LNA, LA, LLP, LQD dan NIM terhadap ROE, namun CAR, DP dan NII tidak berpengaruh signifikan terhadap ROE.

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ABSTRACT

The purposes of this research is to know the influence of Bank Size (LNA), Capital Adequacy Ratio (CAR), Loans/Total Assets (LA), Loans Loss Provision (LLP), Liquid Assets/Total Assets (LQD), Deposits/Total Assets (DP), Net Interest Margin (NIM), Non Interest Income (NII) to profitability of Conventional Commercial Banks listed in Indonesia Stock Exchange by using Return on Assets and Return on Equity period 2005-2013. The data used in this study were obtain from the bank's annual financial report which published in Bank Indonesia official website with sample of 20 Conventional Commercial Bank's. This research using linear regression method. This result from this research indicate that LNA, LA, LLP and NIM have

significant influence with ROA but CAR, LQD, DP and NII have unsignificant influence with ROA. While LNA, LA, LLP, LQD and NIM have significant influence with ROE but CAR, DP and NII have unsignificant influence with ROE.;The purposes of this research is to know the influence of Bank Size (LNA), Capital

Adequacy Ratio (CAR), Loans/Total Assets (LA), Loans Loss Provision (LLP),

Liquid Assets/Total Assets (LQD), Deposits/Total Assets (DP), Net Interest Margin

(NIM), Non Interest Income (NII) to profitability of Conventional Commercial

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