

Pengaruh bank size, gearing ratio, non performing loan, asset management, operating efficiency, dan capital adequacy ratio terhadap profitabilitas (ROA dan ROE) bank umum tahun 2008-2015 = The effect bank size, gearing ratio, non performing loan, asset management, operating efficiency, and capital adequacy ratio to profitability (ROA and ROE) conventional banks for the period of 2008-2015

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh Bank Size, Gearing Ratio, Non Performing Loan, Asset Management, Operating Efficiency, dan Capital Adequacy Ratio terhadap profitabilitas (ROA dan ROE) Bank Umum. Penelitian ini menggunakan metode regresi data panel pada 30 perusahaan Bank Umum yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2008-2015.

Hasil penelitian ini variabel Bank Size, Gearing Ratio, Asset Management, dan Capital Adequacy Ratio tidak signifikan terhadap profitabilitas (ROA) sedangkan Non Performing Loan dan Operating Efficiency signifikan terhadap profitabilitas (ROA). Variabel Gearing Ratio, Operating Efficiency dan Asset Management signifikan terhadap profitabilitas (ROE) sedangkan Non Performing Loan, Capital Adequacy, dan Bank Size tidak signifikan terhadap profitabilitas (ROE).

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The purpose of this study was analyze the effect of the influence of Bank Size, Gearing Ratio, Non Performing Loan, Asset Management, Operating Efficiency, and Capital Adequacy Ratio to profitability (ROA and ROE). This study uses regression method data panel on 30 conventional banks, listed on Indonesia Stock Exchange (BEI) in 2008-2015.

The result of this research is Bank Size, Gearing Ratio, Asset Management, and Capital Adequacy Ratio are insignificant to profitability (ROA), whereas Non Performing Loan and Operating Efficiency significantly to profitability (ROA). Variable Gearing Ratio, Operating Efficiency and Asset Management are significantly to profitability (ROE), whereas Non Performing Loan, Capital Adequacy Ratio, and Bank Size are insignificant to profitability (ROE).