

Dampak Credit Risk Terhadap Profitabilitas Pada Bank Yang Terdaftar di Bursa Efek Indonesia Periode 2013-2017 = The Impact of Credit Risk Against Bank Performance Profitability on Bank Listed on the Indonesia Stock Exchange Period 2013-2017

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Abstrak

Tujuan penelitian ini adalah mengetahui pengaruh credit risk yang di ukur lewat variable risiko kredit NPL, Bank size, Growth dan Leverage terhadap rasio ROA dan ROE bank konvensional yang terdaftar di Bursa Efek Indonesia periode 2013-2017. Penelitian ini menggunakan metode purposive sampling untuk menentukan sampel yang akan diuji. Dari metode tersebut dihasilkan 17 bank konvensional yang akan menjadi sample penelitian ini. Analisis dilakukan dengan menggunakan metode regresi linear berganda setra statistik deskriptif. Hasil penelitian menemukan bahwa tidak semua variabel credit risk berpengaruh terhadap Profitabilitas, seluruh variabel credit risk kecuali Bank size memiliki hubungan yang tidak signifikan terhadap ROE.

.....The purpose of this study is to determine the effect of credit risk which measured through several variables (BS, CRNPL, GROWTH and LV) to profitability performance (ROA, ROE) of conventional bank listed in Indonesia Stock Exchange period 2013-2017. This study will use purposive sampling method to determine which sample should be tested. From thid method we got 17 conventional bank which become the sample of research. Analysis were performed using multiplier linear regression method and descriptive statistics. We will found that all independent variabel has no significant effect to ROA, all independent variable except Bank Size has no significant effect to ROE.