

# Analisis faktor internal dan eksternal yang mempengaruhi profitabilitas dan jumlah loan pada bank-bank komersial yang terdaftar di bursa efek Indonesia periode 2007-2011 = Analysis of internal and external factors of profitability and loans amount of the commercial banks listed on the Indonesia stock exchange period 2007-2011

Sudirman, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20347839&lokasi=lokal>

---

## Abstrak

Skripsi ini menganalisa mengenai faktor-faktor yang mempengaruhi profitabilitas dan jumlah loan Bank komersial di Indonesia. Tujuan dari penelitian ini adalah untuk mengetahui seberapa besar pengaruh dari keadaan makro ekonomi (GDP), market share bank pemerintah (Bankcon), proporsi industri perbankan terhadap makro ekonomi Indonesia (AssetG), suku bunga, Non Performing Loan (NPL), Capital Adequacy Ratio (CAR), besaran asset bank (Size), dan Karakteristik kepemilikan bank untuk meningkatkan profitabilitas dan jumlah Loan Bank di Indonesia. Dalam penelitian ini, digunakan metode data panel dengan estimasi Random.

Dari hasil penelitian yang telah dilakukan dengan menggunakan aplikasi Eviews, didapatkan hasil bahwa proporsi industri perbankan terhadap makro ekonomi Indonesia (AssetgG), CAR, dan besaran asset bank (Size) signifikan mempengaruhi profitabilitas dan GDP, NPL, CAR dan ROE berpengaruh secara signifikan terhadap perubahan jumlah Loan.

.....This study analyzed determinant factors influence profitability and loans amount of commercial banks in Indonesia. Purpose of this study is to identify in which extent of influence macro-economic conditions (GDP), market shares of state own banks (Bankcon), banking industry proportion on macro-economic conditions in Indonesia (AssetG), interest rates, Non Performing Loan (NPL,) Capital Adequacy Ratio (CAR), bank asset (Size), and the characteristics of bank ownership to improve profitability and amount of loan bank in indonesia. This study involves the method of panel data with Random Effects estimation. The finding as a result from using application eviews, banking industry proportion on macro-economic conditions in Indonesia (AssetG), CAR and bank asset (Size) influence significantly to profitability and GDP, NPL, CAR, and ROE influence significantly to the changing amount of loan.