

## Determinan bank spesifik dan makroekonomi dari profitabilitas bank komersial di Indonesia periode 2008-2015 = Bank specific and macroeconomy determinant of bank profitability commercial banks in Indonesia period 2008 2015

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### Abstrak

**ABSTRAK**  
Penelitian ini mengenai determinan yang mempengaruhi profitabilitas bank komersial di Indonesia, tujuannya ialah untuk mencari tahu dan menganalisa determinan apa saja yang mempengaruhi profitabilitas bank komersial di Indonesia secara signifikan. Variabel yang digunakan Return On Asset, Net Interest Margin, Return On Equity, modal Equity/Total Asset Ratio dan Capital Adequacy Ratio , risiko kredit Non Performing Loans/Total Loans dan Loan Loss Provision/Total Loans , Biaya Operasional/Pendapatan Operasional, Likuiditas, Ukuran Bank, Struktur Kepemilikan, Non Interest Income/Total Asset, Aktivitas non-tradisional, Pertumbuhan PDB dan Inflasi. Di dalam penelitian ini dijelaskan bahwa terdapat hubungan antara determinan dengan profitabilitas bank komersial di Indonesia. Hasil penelitian menunjukkan risiko kredit, ukuran bank dan kepemilikan bank berpengaruh positif pada profitabilitas bank sedangkan efisiensi biaya dan likuiditas sebaliknya.

**ABSTRACT**  
This study of the determinants that affect the profitability of commercial banks in Indonesia, the goal is to find out and analyze the determinants that influence the profitability of commercial banks in Indonesia significantly. Determinant factor tested in this research are, capital Equity Total Asset Ratio and Capital Adequacy Ratio , credit risk Non Performing Loans Total Loans and Loan Loss Provisions Total Loans , Operational Expenditure Operational Income, Liquidity, size of banks, Ownership Structure, Non interest Income Total Asset, Nontraditional Activity, Growth of GDP and Inflation. In this study explained that there is a relationship between the determinant of the profitability of commercial banks in Indonesia. The results of the study shows that credit risk, size of banks and ownership structure have positive influence to bank profitability and as for cost efficiency and liquidity are the opposite.