

# Analisis pengaruh faktor spesifik bank dan makroekonomi terhadap bank umum konvensional di Indonesia periode 2012-2018 = Analysis the influence of bank specific and macroeconomic factors towards conventional commercial banks profitability in Indonesia periods 2012 until 2018

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## Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Asset Size (SIZE), Capital Adequacy Ratio (CAR), Asset Quality (AQ), Liquidity (LQD), Deposits (DEP), Operating Expense (OPEX), Net Interest Margin (NIM), GDP Growth (GDPG), Inflation (INF) dan Interest Rate (IR) terhadap profitabilitas Bank Umum Konvensional di Indonesia periode 2012-2018 dengan indikator ROA dan ROE. Penelitian ini menggunakan data sekunder kuantitatif dan diuji menggunakan model regresi data panel yaitu Model Efek Tetap dengan Generalized Least Square. Hasil penelitian yang diperoleh adalah SIZE, DEP, OPEX, NIM, GDPG, INF berpengaruh secara signifikan terhadap ROA, namun CAR, AQ, LQD dan IR tidak berpengaruh secara signifikan terhadap ROA. Sedangkan SIZE, CAR, OPEX, NIM, GDPG, INF dan IR berpengaruh secara signifikan terhadap ROE dan AQ, LQD, DEP tidak berpengaruh secara signifikan terhadap ROE.

.....This study aims to determine the effect of Asset Size (SIZE), Capital Adequacy Ratio (CAR), Asset Quality (AQ), Liquidity (LQD), Deposits (DEP), Operating Expense (OPEX), Net Interest Margin (NIM), GDP Growth (GDPG), Inflation (INF) and Interest Rate (IR) towards Conventional Commercial Bank's Profitability for the period 2012-2018 by using ROA and ROE. This study used quantitative secondary data and a panel data for regression model. The model used is Fixed Effect Model. The result of the research found that the SIZE, DEP, OPEX, NIM, GDPG, INF have significant influence towards ROA, but CAR, AQ, LQD and IR have insignificant influence towards ROA. While, SIZE, CAR, OPEX, NIM, GDPG, INF and IR, have significant influence towards ROE and AQ, LQD, DEP have insignificant influence towards ROE.