

Diversifikasi, tingkat profitabilitas, dan stabilitas Keuangan Bank di Indonesia = Diversification, profitability, and bank financial stability in Indonesia

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Abstrak

Penelitian ini menganalisis hubungan diversifikasi pendapatan dan tingkat profitabilitas terhadap stabilitas keuangan bank. Penelitian juga melihat bagaimana tingkat profitabilitas mempengaruhi efek diversifikasi pendapatan terhadap stabilitas keuangan bank. Hasil penelitian menunjukkan bahwa diversifikasi pendapatan berpengaruh negatif dan signifikan terhadap stabilitas keuangan bank. Tingkat profitabilitas berpengaruh positif dan signifikan terhadap stabilitas keuangan bank. Selain itu, tingkat profitabilitas berpengaruh negatif dan signifikan dalam mempengaruhi hubungan diversifikasi pendapatan terhadap stabilitas keuangan bank.....This paper analyzes the relationship between income diversification, profitability, and bank financial stability. The study also examines how bank's profitability level affects the relationship between income diversification and bank financial stability. Using the fixed effect model as an estimator method, the results show that income diversification does not affect bank financial stability. Profitability has a positive and significant impact on bank financial stability. The results also indicate that profitability level has a negative and significant impact in affecting income diversification and bank financial stability relationship.