

RINGKASAN

Penelitian ini berjudul “Faktor-faktor yang Mempengaruhi Profitabilitas Bank Periode 2009-2015“. Perkembangan perekonomian dunia saat ini, berdampak terhadap seluruh sistem ekonomi di sektor perbankan. Melihat dari perkembangan sistem keuangan, profitabilitas bank menjadi objek yang terkena dampak dari sistem perkembangan keuangan. Tujuan dari penelitian ini adalah mengetahui seberapa besar pengaruh dari Penyaluran Kredit, BI rate, Nilai Tukar Mata Uang, dan Capital Adequacy Ratio terhadap Profitabilitas Bank di Indonesia.

Metode pengambilan sampel yang digunakan yaitu metode *purposive sampling* pada Bank Umum Swasta Nasional Devisa (BUSN) yang terdaftar di Bursa Efek Indonesia dengan syarat *go public*. Analisis yang digunakan dalam penelitian ini adalah analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa secara simultan Penyaluran Kredit, BI rate, Nilai Tukar Mata Uang, dan Capital Adequacy Ratio berpengaruh signifikan terhadap Profitabilitas BUSN di Indonesia. Secara parsial Penyaluran Kredit dan Capital Adequacy Ratio berpengaruh signifikan terhadap Profitabilitas BUSN di Indonesia tetapi BI rate dan Nilai Tukar Mata Uang tidak berpengaruh signifikan terhadap Profitabilitas BUSN di Indonesia.

Kesimpulan, penyaluran kredit, BI Rate, nilai tukar mata uang dan Capital Adequacy Ratio berpengaruh signifikan terhadap profitabilitas BUSN di Indonesia yang terdaftar di BEI.

Implikasinya adalah Perbankan Indonesia dan Bank Indonesia harus mengutamakan, mengawasi, dan mengendalikan empat variabel tersebut yaitu penyaluran kredit, BI rate, Nilai Tukar Mata Uang dan CAR untuk terus meningkatkan dan menstabilkan profitabilitas BUSN di Indonesia yang terdaftar di BEI.

Kata kunci: BI rate, Capital Adequacy Ratio, Nilai Tukar Mata Uang, Penyaluran Kredit, Profitabilitas Bank

SUMMARY

This study entitled "Determinant of Bank's Profitability Period of 2009-2015". The development of the world economy today has an impact on the entire economic system, especially the financial system, namely banking. Viewing from the development of financial system, banking is an object that impacted the financial system, especially the development of bank's profitability. The purpose of this study is knowing how much influence Credit Distribution, BI rate, Exchange Rate and Capital Adequacy Ratio of the Bank Profitability in Indonesia.

The sampling method used is purposive sampling method on Foreign Exchange National Private Banks (BUSN) listed on the Indonesia Stock Exchange on condition go public. The analysis method used in this research is multiple linear regression analysis.

The results of research showed that simultaneously, Distribution of Credit, BI rate, Currency Exchange and Capital Adequacy Ratio has significant effect on profitability BUSN in Indonesia. Partially, Distribution of Credit and the Capital Adequacy Ratio has significant effect on profitability BUSN in Indonesia but the BI rate and the Currency Exchange has no significant effect on profitability BUSN in Indonesia.

The Conclusion is Credit, BI rate, exchange rate and Capital Adequacy Ratio give significant effect on BUSN profitability in Indonesia listed on Stock Exchange.

The Implication is Indonesia banking and Bank Indonesia must prioritize these four variables, namely credit, BI rate, currency exchange rate and CAR to continue to improve and stabilize profitability of BUSN in Indonesia listed on Stock Exchange.

Keywords: Bank of Indonesia Rate, Capital Adequacy Ratio, Currency Exchange, Distribution of Credit, Profitability of Bank