

PENGARUH RISK BASED BANK RATING DAN UKURAN PERUSAHAAN TERHADAP PROFITABILITAS PADA PERBANKAN

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Abstrak

Tingginya kompleksitas usaha perbankan dimasa sekarang ini merupakan faktor pemicu peningkatan resiko pada bank. Sebuah bank dinilai baik jika bank tersebut mempunyai kinerja keuangan yang baik dan juga harus memperhatikan tingkat kesehatan agar selalu terpelihara dan terjaga. Keberhasilan usaha dapat dilihat dari rasio profitabilitas pada laporan keuangan melalui penggunaan metode *Risk Based Bank Rating* (RBBR). Penelitian ini mempunyai tujuan, yaitu agar mengetahui pengaruh rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Beban Operasional terhadap Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), serta Ukuran Perusahaan pada *Return on Asset* (ROA) secara parsial serta simultan. Jenis penelitian ini yakni kuantitatif yang memakai pendekatan komperatif. Penelitian ini memakai data sekunder yang didapat melalui situs resmi BEI. Anggota sample sebanyak 31 bank. Teknik analisis data yang dipakai yakni Analisis Statistik Deskriptif seluruh sampel, Uji Asumsi Klasik dan Pengujian Hipotesis (Analisis Regresi Linier Berganda, Uji Determinasi, Uji t, serta Uji F) dengan metode pengolahan data yang memakai perangkat lunak SPSS.

Hasil penelitian menunjukkan bahwa pengaruh rasio *Loan to Deposit Ratio* (LDR), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), serta Ukuran Perusahaan memberi pengaruh positif signifikan pada *Return on Asset* (ROA), namun rasio *Non Performing Loan* (NPL) serta Beban Operasional terhadap Pendapatan Operasional (BOPO) memberi pengaruh negative signifikan pada *Return on Asset* (ROA). Secara simultan rasio *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), Beban Operasional terhadap Pendapatan Operasional (BOPO), *Net Interest Margin* (NIM), *Capital Adequacy Ratio* (CAR), serta Ukuran Perusahaan memberi pengaruh signifikan pada *Return on Asset* (ROA).

Kata Kunci: Profitabilitas, *Risk Based Bank Rating*, *Return on Asset*, Ukuran Perusahaan

THE EFFECT OF RISK BASED BANK RATING AND FIRM SIZE ON PROFITABILITY IN BANK

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Abstract

The increasing complexity of the banking business in the present can be a trigger for increased risk for banks. A bank will be considered good if the bank has good financial performance and also must pay attention to the level of health so that it is always maintained and maintained. Business success can be seen from the profitability in the financial statements by using the RBBR method. This study was done to determine the effect of Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), and Firm Size on Return on Asset (ROA) partially and simultaneously. This type of research is quantitative with a comparative approach. This study used secondary data found on the official website of Indonesia Stock Exchange (IDX). Sample members are 31 banks. Data analysis techniques used were Descriptive Statistical Analysis of all sample, Classical Assumption Testing and Hypothesis Testing (Multiple Linear Regression Analysis, Determination Test, t Test and F test) with data processing methods using SPSS software.

The result showed that the influence of the ratio of Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), and Firm Size had a significant positive effect on Return on Asset (ROA), while the ratio of Non Performing Loan (NPL) and Operating Expenses to Operating Income (BOPO) had a significant negative effect on Return on Asset (ROA). Simultaneously the ratio Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Operating Expenses to Operating Income (BOPO), Net Interest Margin (NIM), Capital Adequacy Ratio (CAR), and Firm Size significantly influence Return on Asset (ROA).

Keywords: *Profitability, Risk Besed Bank Rating, Return on Asset, Firm Size.*