

**THE INFLUENCE OF *INTEREST INCOME*, OPERATIONAL
EFFICIENCY AND CREDIT RISK ON RENTABILITY**
*(Survey in Conventional Banks Listed in Indonesia Stock Exchange
Period 2015-2020)*

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ABSTRACT

This survey aims to determine: (1) Determine the Interest Income, operational efficiency, credit risk, and rentability in conventional banks on the Indonesian Stock Exchange for the Period 2015-2020; (2) the simultaneous effect of Interest Income, operational efficiency, and credit risk on rentability in conventional banks on the Indonesian Stock Exchange for the Periode 2015-2020; (3) the partial effect of Interest Income, operational efficiency, and credit risk on rentability on conventional banks on the Indonesian Stock Exchange for the Periode 2015-2020. The research method used in this research is quantitative a survey approach and analysis method using regression of panel data. The data used in this research is secondary data obtained from the official website of the Indonesian Stock Exchange and their respective companies. The population used is conventional banks on the Indonesian Stock Exchange in the 2015-2020 range. Samples were obtained through the purposive sampling method. The results of the study: (1) Interest Income, operational efficiency, and credit risk on conventional banks on the Indonesian Stock Exchange for the period 2015-2020 have a fluctuating value. (2) Interest Income, operating efficiency, and credit risk simultaneously have a significant effect on rentability in conventional banks on the Indonesian Stock Exchange for the period 2015-2020. (3) partial Interest Income has a significant positive effect on conventional banks on the Indonesian Stock Exchange for the Periode 2015-2020. (4) partial operational efficiency has a significant negative effect on conventional banks on the Indonesian Stock Exchange for the Periode 2015-2020. (5) partial credit risk has a significant negative effect on conventional banks on the Indonesian Stock Exchange for the Periode 2015-2020.

Keywords: bank, Interest Income, operating efficiency, credit risk, rentability

**PENGARUH *INTEREST INCOME*, EFISIENSI OPERASI,
DAN RISIKO KREDIT TERHADAP RENTABILITAS
(Survei pada Perbankan yang Terdaftar Di Bursa Efek Indonesia
Periode 2015-2020)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui: (1) *Interest Income*, Efisiensi Operasi, Risiko Kredit, dan Rentabilitas pada bank konvensional di Bursa Efek Indonesia Periode 2015-2020. (2) Pengaruh secara simultan *Interest Income*, Efisiensi Operasi, dan Risiko Kredit terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020. (3) Pengaruh secara parsial *Interest Income*, Efisiensi Operasi, dan Risiko Kredit terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020. Metode penelitian yang digunakan merupakan penelitian kuantitatif dengan analisis statistik dekriptif dan pendekatan survei dan metode analisis menggunakan regresi data panel. Data yang digunakan dalam penelitian ini adalah data sekunder yang diperoleh dari website resmi Bursa Efek Indonesia dan masing-masing perusahaan. Populasi yang digunakan adalah bank konvensional yang tercatat di Bursa Efek Indonesia pada rentang 2015-2020. Sampel diperoleh melalui metode *Purposive Sampling*. Berdasarkan penelitian menunjukkan hasil studi: (1) *Interest Income*, Efisiensi Operasi, Risiko Kredit, dan Rentabilitas pada bank konvensional di Bursa Efek Indonesia Periode 2015-2020 memiliki nilai fluktuatif. (2) *Interest Income*, Efisiensi Operasi, dan Risiko Kredit berpengaruh signifikan terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020. (3) *Interest Income* secara parsial berpengaruh positif terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020. (4) Efisiensi Operasi secara parsial berpengaruh positif terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020. (5) Risiko Kredit secara parsial berpengaruh positif terhadap Rentabilitas bank konvensional di Bursa Efek Indonesia Periode 2015-2020.

Kata Kunci: bank, *Interest Income*, efisiensi operasi, risiko kredit.

