ABSTRACT

THE EFFECT OF CREDIT RISK, OPERATIONAL EFFICIENCY AND LIQUIDITY ON PROFITABILITY
(A Case Study of Conventional Commercial Banks Listed on the Indonesia Stock Exchange during the 2016–2022 Period)

By:

ISMA NUROHMAN
Student ID: 183403030

Under the Supervision of:
Supervisor I: Prof. Dr. H. Dedi Kusmayadi., S.E., M.Si., Ak., CA., CRA., CRP., ACPA., CPA., CSBA., Asean CPA.
Supervisor II: H. Tedi Rustendi, S.E., M.Si., Ak., CA., Asean CPA.

This study aims to determine the levels of credit risk, operational efficiency, and liquidity in conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2016–2022 period, as well as their partial and simultaneous effects on profitability. The population in this study includes all conventional commercial banks listed on the IDX, with the sample selected using a purposive sampling technique. Based on the established criteria, a total of 24 banks were selected as research samples. This research employs a quantitative method with a descriptive approach. The data were analyzed using panel data regression with the assistance of EViews 10 software. The results of the study indicate that: (1) Credit risk and operational efficiency showed a declining trend, while liquidity remained relatively stable, and profitability fluctuated during the observation period. (2) Credit risk has no significant partial effect on profitability. (3) Operational efficiency has a significant negative partial effect on profitability. (4) Liquidity has a significant positive partial effect on profitability. (5) Credit risk, operational efficiency, and liquidity simultaneously have a significant positive effect on the profitability of conventional commercial banks listed on the IDX.

Keywords: *Credit Risk, Operational Efficiency, Liquidity, Profitability*

ABSTRAK

PENGARUH RISIKO KREDIT, EFISIENSI OPERASIONAL DAN LIKUIDITAS TERHADAP PROFITABILITAS (Studi Kasus pada Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia Periode 2016-2022)

Oleh:

ISMA NUROHMAN
NPM: 183403030

Dibawah Bimbingan:
Pembimbing I: Prof. Dr. H. Dedi Kusmayadi., S.E., M.Si., Ak., CA., CRA., CRP., ACPA., CPA., CSBA., Asean CPA.
Pembimbing II: H. Tedi Rustendi, S.E., M.Si., Ak., CA., Asean CPA.

Penelitian ini bertujuan untuk mengetahui tingkat risiko kredit, efisiensi operasional, dan likuiditas pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2016–2022, serta pengaruhnya terhadap profitabilitas, baik secara parsial maupun simultan. Populasi dalam penelitian ini adalah seluruh bank umum konvensional yang terdaftar di BEI, dengan metode pemilihan sampel menggunakan teknik *purposive sampling.* Berdasarkan kriteria yang ditetapkan, diperoleh 24 bank sebagai sampel penelitian. Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan deskriptif. Analisis data dilakukan menggunakan regresi data panel dengan bantuan *software EViews* 10. Hasil penelitian menunjukkan bahwa: (1) Risiko kredit dan efisiensi operasional menunjukkan tren penurunan, sedangkan likuiditas cenderung stabil dan profitabilitas mengalami fluktuasi selama periode pengamatan. (2) Risiko kredit secara parsial tidak berpengaruh signifikan terhadap profitabilitas. (3) Efisiensi operasional secara parsial berpengaruh negatif signifikan terhadap profitabilitas. (4) Likuiditas secara parsial berpengaruh positif signifikan terhadap profitabilitas. (5) Risiko kredit, efisiensi operasional, dan likuiditas secara simultan berpengaruh positif signifikan terhadap profitabilitas bank umum konvensional yang terdaftar di BEI.

Kata kunci: Risiko Kredit, Efisiensi Operasional, Likuiditas, Profitabilitas