ABSTRACT

THE EFFECT OF OPERATIONAL EFFICIENCY AND CAPITAL ADEQUACY ON PROFITABILITY, WITH BANK SIZE AS A MODERATING VARIABLE
(A Study of Bank Groups Based on Tier III Capital in Indonesia)

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This study aims to examine and analyze the effects of operational efficiency (BOPO) and capital adequacy (CAR) on profitability (ROA), with bank size serving as a moderating variable, among banks in Group III of the Core Capital-Based Bank Classification (KBMI) in Indonesia. The research method used is the verifiable method. The data used are secondary data, with the sample determined using purposive sampling. Data collection was conducted through documentation. Data analysis was performed using moderated regression analysis. The results of the study indicate that operational efficiency (BOPO) has a significant effect on profitability (ROA), capital adequacy (CAR) has a significant effect on profitability (ROA), and bank size was found to moderate the effect of operational efficiency (BOPO) on profitability (ROA) by weakening that relationship; and bank size was not found to moderate the effect of capital adequacy (CAR) on profitability (ROA) at KBMI III banks.

Keywords: Profitability, Operational Efficiency, Capital Adequacy, Bank Size

ABSTRAK

PENGARUH EFISIENSI OPERASIONAL DAN KECUKUPAN MODAL TERHADAP PROFITABILITAS DENGAN UKURAN BANK SEBAGAI VARIABEL MODERASI
(Studi pada Kelompok Bank berdasarkan Modal Inti III di Indonesia)

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Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh efisiensi operasional (BOPO) dan kecukupan modal (CAR) terhadap profitabilitas (ROA) dengan ukuran bank (Size) sebagai variabel moderasi pada Kelompok Bank berdasarkan Modal Inti (KBMI) III di Indonesia. Metode penelitian yang digunakan adalah metode verifikatif. Data yang digunakan merupakan data sekunder, dengan penentuan sampel menggunakan purposive sampling. Teknik pengumpulan data melalui metode dokumentasi. Teknik analisis data dilakukan melalui Analisis Regresi Moderasi. Hasil penelitian menunjukkan bahwa efisiensi operasional (BOPO) berpengaruh signifikan terhadap profitabilitas (ROA), kecukupan modal (CAR) berpengaruh signifikan terhadap profitabilitas (ROA), ukuran bank terbukti memoderasi pengaruh efisiensi operasional (BOPO) terhadap profitabilitas (ROA) dengan memperlemah hubungan tersebut, dan ukuran bank belum terbukti memoderasi pengaruh kecukupan modal (CAR) terhadap profitabilitas (ROA) pada bank KBMI III.

Kata Kunci: Profitabilitas, Efisiensi Operasional, Kecukupan Modal, Ukuran Bank