

ABSTRAK

ANALISIS PENGARUH RISIKO KREDIT DAN RISIKO LIKUIDITAS TERHADAP PROFITABILITAS PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA

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Penelitian ini bertujuan untuk mengetahui pengaruh risiko kredit dan risiko likuiditas terhadap profitabilitas pada perusahaan-perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Rasio profitabilitas diukur menggunakan *return on asset* serta risiko kredit dan risiko likuiditas diukur dengan *non performing loan* dan *loan to deposit ratio*.

Teknik sampling yang digunakan dalam penelitian ini adalah *purposive sampling*. Jumlah sampel sebanyak 25 observasi dari perusahaan-perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Metode analisis regresi berganda data panel dengan menggunakan EViews 8. Berdasarkan hasil penelitian menunjukkan bahwa *Non Performing Loan* (NPL) berpengaruh negatif terhadap Profitabilitas, sedangkan *Loan to Deposit Ratio* (LDR) tidak berpengaruh terhadap Profitabilitas dan secara simultan terdapat pengaruh yang signifikan dari *Non Performing Loan* (NPL) dan *Loan to Deposit Ratio* (LDR) terhadap Profitabilitas.

Disarankan kepada penelitian selanjutnya, disarankan untuk mengembangkan penelitian dengan menggunakan variabel-variabel lain yang mempengaruhi Profitabilitas agar mendapatkan hasil yang lebih relevan dan lebih baik.

Kata kunci : *non performing loan, loan to deposit ratio* dan *Return on Asset*

ABSTRACT

THE INFLUENCE ANALYSIS OF THE CREDIT RISK AND LIQUIDITY RISK TO PROFITABILITY IN SOME FINANCE COMPANIES WHICH ARE REGISTERED IN INDONESIA STOCK EXCHANGE

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This research was aimed to find out the influence of the credit risk and liquidity risk to profitability in some finance companies which are registered in Indonesia Stock Exchange. The ratio of profitability was measured by using return on asset while the credit risk and liquidity risk were measured by using non performing and loan to deposit ratio.

The sampling technique which used in this research was purposive sampling. The total number of sample was 25 observations from finance companies that were listed on Indonesia Stock Exchange. The method of panel data regression analysis was using Eviews 8. The results show that Non Performing Loan (NPL) has negative influence to profitability while Loan to Deposit Ratio (LDR) did not have any influence to profitability. Moreover, simultaneously there is a significant influence from Non Performing Loan (NPL) and Loan to Deposit Technique toward Profitability.

For the further research, it is suggested to develop the research by applying other varriables which do influence to Profitability in order to get the relevant and better results.

Keyword: non performing loan, loan to deposit ratio and Return on Asset