

ABSTRACT**CREDIT ANALYSIS, CREDIT RISK, SPREAD OF INTEREST AND
THE EFFECT ON BANKING PROFITABILITY
CONVENTIONAL AND SHARIA BANKING 2015-2017****By:****Ahmad Hafizh Adnan**

This research was aims to analyze and determine the effect of credit risk variables that are proxied by Non Performing Loans (NPL), credit variables that are proxied by Loan to Deposit Ratio (LDR) and Spread of Interest to profitability that is proxied by Return On Equity (ROE) in banks conventional and Islamic banking. The period used in this study was during 2015-2017. The population used in this study amounted to 51 banking companies listed on the Indonesia Stock Exchange for the period 2015-2017. The sample selection technique used a purposive sampling method and obtained 31 conventional banking companies and 10 Islamic banking companies which were used as samples.

Technical data analysis used multiple linear regression. Based on the results of credit risk data analysis (NPL) there is a negative and significant effect on profitability (ROE), credit analysis (LDR) has a positive effect on profitability (ROE), while the spread of interest has a positive effect on profitability (ROE). The results of the F test, there are influential relationships between credit risk (NPL) and interest rate spreads together on profitability (ROE) of 37.521 with a significance level of 0.000.

Keywords: Credit, LDR, Credit Risk, NPL, Spread of Interest, Profitability, ROE

**ANALISIS KREDIT, RISIKO KREDIT, SPREAD OF INTEREST SERTA
PENGARUHNYA TERHADAP PROFITABILITAS PERBANKAN
KONVENSIONAL DAN PERBANKAN SYARIAH TAHUN 2015-2017**

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Penelitian ini bertujuan untuk menganalisis serta mengetahui pengaruh variabel risiko kredit yang diproksikan dengan Non Performing Loan (NPL), variabel kredit yang diproksikan dengan *Loan to Deposit Rasio* (LDR) dan *Spread Of Interest* terhadap profitabilitas yang diproksikan dengan Return On Equity (ROE) pada perbankan konvensional dan perbankan syariah. Periode yang digunakan dalam penelitian ini adalah selama tahun 2015-2017. Populasi yang digunakan dalam penelitian ini berjumlah 51 perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2015-2017. Teknik pemilihan sampel menggunakan metode purposive sampling dan diperoleh 31 perusahaan perbankan konvensional dan 10 perusahaan perbankan syariah yang digunakan sebagai sampel.

Teknis analisis data yang digunakan regresi linier berganda. Berdasarkan hasil analisis data risiko kredit (NPL) terdapat pengaruh negatif dan signifikan terhadap profitabilitas (ROE), analisis kredit (LDR) berpengaruh positif terhadap profitabilitas (ROE), sedangkan *spread of interest* terdapat pengaruh positif terhadap profitabilitas (ROE). Hasil uji F, terdapat hubungan yang bersifat pengaruh antara risiko kredit (NPL) dan spread suku bunga secara bersama-sama terhadap profitabilitas (ROE) sebesar 37,521 dengan tingkat signifikansi sebesar 0,000.

Kata Kunci : Kredit, LDR, Risiko Kredit, NPL, Spread of Interest, Profitabilitas, ROE