

ABSTRACT

The purpose of this research was to determine the influence of market risk, financing risk, and operational risk on profitability of state-owned banks listed on the Indonesia Stock Exchange for the period 2017-2021. The sampling technique used in this research was saturated sampling, resulting in a sample of 4 state-owned banking companies. The data collection technique used in this research was quantitative data obtained from the respective websites of the banks concerned and the Indonesia Stock Exchange (IDX). The analysis method in this research was panel data regression analysis using the e-views program. The results of the partial research showed that the market risk variable (NIM) had a positive and significant influence on profitability (ROA). The results of the partial research showed that the financing risk variable (NPL) had a positive and significant influence on profitability (ROA). The results of the partial research showed that the operational risk variable (BOPO) had a negative and significant influence on profitability (ROA). The results of the simultaneous research showed that the market risk, financing risk, and operational risk variables had a significant influence on profitability.

Keywords: Market Risk, Financing Risk, Operational Risk, and Profitability.

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh risiko pasar, risiko pembiayaan, dan risiko operasional terhadap profitabilitas pada bank umum BUMN yang terdaftar di BEI periode tahun 2017-2021. Teknik sampling yang digunakan dalam penelitian ini adalah sampling jenuh. Sehingga diperoleh sampel sebanyak 4 perusahaan perbankan BUMN. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah data kuantitatif yang diperoleh dari *website* masing-masing bank yang bersangkutan dan *Indonesia Stock Exchange (IDX)*. Metode analisis pada penelitian ini merupakan analisis regresi data panel dengan bantuan program e-views. Hasil penelitian secara parsial variabel risiko pasar (NIM) berpengaruh positif signifikan terhadap profitabilitas (ROA). Hasil penelitian secara parsial variabel risiko pembiayaan (NPL) berpengaruh positif signifikan terhadap profitabilitas (ROA). Hasil penelitian secara parsial variabel risiko operasional (BOPO) berpengaruh negatif signifikan terhadap profitabilitas (ROA). Hasil penelitian secara simultan menunjukkan bahwa variabel risiko pasar, risiko pembiayaan dan risiko operasional berpengaruh signifikan terhadap profitabilitas.

Kata Kunci: Risiko Pasar, Risiko Pembiayaan, Risiko Operasional dan Profitabilitas.