

ABSTRACT

Tika Imelda (2024) The influence of third party funds, market risk and credit risk on profitability in state-owned banks listed on the Indonesia Stock Exchange for the 2018-2022 period. Under the guidance of Ali Akbar, S.E., M.Si and Tati Herlina, S.E., M.Si

The Influence of Third Party Funds, Market Risk and Credit Risk on Profitability in State-Owned Banks listed on the Indonesian Stock Exchange for the 2018-2022 period with 20 annual financial reports as research data, and the analytical method used was the quantitative method.

The research results showed that partially Third Party Funds (DPK) did not have a significant influence on profitability as evidenced by the calculated t value of $1.609917 < t \text{ table } 2.11991$, and partially Market Risk (NIM) had a significant influence on profitability as evidenced by the calculated t value $2.830147 > t \text{ table } 2.11991$, while partially credit risk (NPL) had a significant negative influence on profitability as proven by the calculated t value $-4.103303 < t \text{ table } 2.11991$. Apart from that, simultaneous testing showed the results that Third Party Funds, Market Risk and Credit Risk together influence the profitability of state-owned banks listed on the Indonesian Stock Exchange in 2018-2022, as evidenced by the calculated F value of $26.24461 > f \text{ table } 3.24$. And in testing the coefficient of determination, the Adjusted R Square value was 0.799438, which meant that 79.94% of the profitability variable was influenced by the Third Party Funds, Market Risk and Credit Risk variables, while the remaining 20.06% was influenced by other variables outside this research. .

keywords: DPK, NIM, NPL and ROA

ABSTRAK

Tika Imelda (2024) Pengaruh Dana pihak ketiga, Risiko Pasar dan Risiko Kredit terhadap profitabilitas pada Bank BUMN yang terdaftar di Bursa Efek Indonesia Periode 2018-2022. Di bawah bimbingan Bapak Ali akbar, S.E., M.Si dan Ibu Tati Herlina, S.E., M.Si

Pengaruh Dana Pihak ketiga, Risiko Pasar dan Risiko kredit Terhadap Profitabilitas Pada Bank BUMN yang terdaftar di bursa efek indonesia periode 2018-2022 dengan 20 laporan keuangan tahunan sebagai data penelitian, serta metode analisis yang di gunakan adalah metode kuantitatif.

Hasil penelitian menunjukkan bahwa secara parsial Dana Pihak Ketiga (DPK) tidak berpengaruh signifikan terhadap profitabilitas yang dibuktikan dengan nilai t hitung $1,609917 < t$ tabel $2,11991$, dan secara parsial Risiko Pasar (NIM) berpengaruh secara signifikan terhadap profitabilitas yang dibuktikan dengan nilai t hitung $2,830147 > t$ tabel $2,11991$, sedangkan secara parsial risiko kredit (NPL) berpengaruh negatif signifikan terhadap profitabilitas yang di buktikan dengan nilai t hitung $-4,103303 < t$ tabel $2,11991$. selain itu pada pengujian secara simultan menunjukkan hasil bahwa Dana Pihak Ketiga, Risiko Pasar dan Risiko Kredit secara bersama - sama berpengaruh terhadap profitabilitas pada Bank BUMN yang terdaftar di bursa efek indonesia tahun 2018-2022, yang dibuktikan dengan nilai F hitung $26,24461 > f$ tabel $3,24$. Dan pada pengujian koefisien determinasi menunjukkan nilai Adjusted R Square sebesar $0,799438$ yang berarti bahwa $79,94\%$ variabel profitabilitas dipengaruhi oleh variabel Dana Pihak Ketiga, Risiko Pasar dan Risiko Kredit, sedangkan sisanya $20,06\%$ dipengaruhi oleh variabel lain di luar penelitian ini.

kata kunci : DPK, NIM, NPL dan ROA