

ABSTRACT

Evira Deva Ramasari (2021). *The Influence of Capital Adequacy, Liquidity Risk, and Interest Rate Risk on Profitability in State-Owned Banks Listed on the Indonesia Stock Exchange for the 2016-2020 Period. Under the guidance of Novegya Ratih Primandari, S.E., M.Si. and Epriyanti, S.H., M.M.*

The main objective of this study is to determine the influence of capital adequacy, liquidity risk, and interest rate risk on the profitability of state-owned banks listed on the Indonesia Stock Exchange for the 2016-2020 period. The analytical tool used in this research is panel data regression.

Based on the results of the study, by partial test it is known that the capital adequacy variable (X1) has no influence on profitability (Y), the liquidity risk variable (X2) has no influence on profitability (Y), and the interest rate risk variable (X3) has an influence on profitability (Y).). While the simultaneous test is known that the capital adequacy variable (X1), liquidity risk (X2) and interest rate risk (X3) influence profitability (Y). The Adjusted R-squared value is 0.743539, this shows that the percentage contribution of the independent variables of capital adequacy (X1), liquidity risk (X2), and interest rate risk (X3) is 74.3539% while the remaining 25,6461% is influenced by other factors. which were not included in this study.

Keywords: *Capital Adequacy, Liquidity Risk, Interest Rate Risk and Profitability.*

ABSTRAK

Evira Deva Ramasari (2021). Pengaruh Kecukupan Modal, Risiko Likuiditas, dan Risiko Suku Bunga Terhadap Profitabilitas Pada Bank BUMN yang Terdaftar di Bursa Efek Indonesia Periode 2016-2020. Dibimbing Novegya Ratih Primandari, S.E., M.Si. dan Epriyanti, S.H., M.M.

Tujuan utama dari penelitian ini adalah untuk mengetahui pengaruh kecukupan modal, risiko likuiditas, dan risiko suku bunga terhadap profitabilitas pada bank BUMN yang terdaftar di Bursa Efek Indonesia periode 2016-2020. Alat analisis yang digunakan dalam penelitian ini adalah regresi data panel.

Berdasarkan hasil penelitian, secara uji parsial diketahui bahwa variabel kecukupan modal (X_1) tidak berpengaruh terhadap profitabilitas (Y), variabel risiko likuiditas (X_2) tidak berpengaruh terhadap profitabilitas (Y), dan variabel risiko suku bunga (X_3) berpengaruh terhadap profitabilitas (Y). Sedangkan secara uji simultan diketahui bahwa variabel kecukupan modal (X_1), risiko likuiditas (X_2) dan risiko suku bunga (X_3) berpengaruh terhadap profitabilitas (Y). Nilai *Adjusted R-squared* sebesar 0.743539, hal ini menunjukkan bahwa persentase sumbangan pengaruh variabel independen kecukupan modal (X_1), risiko likuiditas (X_2), dan risiko suku bunga (X_3) sebesar 74.3539% sedangkan sisanya sebesar 25.6461% dipengaruhi oleh faktor-faktor lain yang tidak dimasukkan dalam penelitian ini.

Kata kunci: Kecukupan Modal, Risiko Likuiditas, Risiko Suku Bunga dan Profitabilitas.