

ABSTRACT

This study aims to examine and analyze the effect of solvability, third party funds, efficiency operational and credit risk listed on Financial Sector Industries on the Indonesia Stock Exchange period 2016. This study uses causal associative methode and multiple linear regression analysis techniques aided by SPSS 21. Data analysis model uses multiple regression, t test and test of classical assumption, with sample used amounted to 33 banking companies. Based on the results showed that solvability have no significant effect on profitability, third party funds have no significant effect on profitability , efficiency operational has negative and significant effect on profitability, and credit risk have no significant effect on profitability.

Keywords: solvability, third party funds, efficiency operational, credit risk, profitability



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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh solvabilitas, dana pihak ketiga, efisiensi operasional dan risiko kredit terhadap kinerja keuangan perbankan yang terdaftar di Bursa Efek Indonesia periode 2016. Penelitian ini menggunakan metode asosiatif kausal dan teknik analisis regresi linear berganda dibantu dengan program SPSS 21. Model analisis data yang digunakan adalah regresi berganda, uji t dan uji asumsi klasik, dengan jumlah sampel penelitian yang digunakan sebanyak 33 perusahaan perbankan. Berdasarkan hasil olah data, diperoleh hasil bahwa solvabilitas tidak berpengaruh profitabilitas, dana pihak ketiga tidak berpengaruh profitabilitas, efisiensi operasional berpengaruh negatif dan signifikan terhadap profitabilitas, dan risiko kredit tidak berpengaruh terhadap profitabilitas.

Kata kunci: solvabilitas, dana pihak ketiga, efisiensi operasional , risiko kredit, profitabilitas

