PENGARUH RISIKO KREDIT, RISIKO LIKUIDITAS, DAN TINGKAT SUKU BUNGA TERHADAP PROFITABILITAS BANK UMUM KONVENSIOAL YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2021-2024

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh risiko kredit, risiko likuiditas, dan tingkat suku bunga terhadap profitabilitas pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2021–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder berupa laporan keuangan tahunan dari 33 bank umum konvensional yang dianalisis menggunakan regresi linear berganda melalui SPSS. Risiko kredit diukur dengan *Non-Performing Loan* (NPL), risiko likuiditas diproksikan dengan *Loan to Deposit Ratio* (LDR), dan tingkat suku bunga diukur menggunakan BI Rate. Profitabilitas diproksikan dengan *Return on Assets* (ROA). Hasil penelitian menunjukkan bahwa secara parsial risiko kredit berpengaruh negatif dan signifikan terhadap profitabilitas, sedangkan risiko likuiditas dan tingkat suku bunga berpengaruh positif namun tidak signifikan terhadap profitabilitas. Secara simultan, risiko kredit, risiko likuiditas, dan tingkat suku bunga berpengaruh signifikan terhadap profitabilitas dengan nilai signifikansi uji F < 0,001. Nilai Adjusted R^2 sebesar 0,525 menunjukkan bahwa 52,5% variasi profitabilitas dapat dijelaskan oleh ketiga variabel independen tersebut, sementara sisanya dipengaruhi oleh faktor lain di luar model penelitian. Penelitian ini menegaskan bahwa risiko kredit merupakan faktor dominan yang memengaruhi profitabilitas bank umum konvensional.

Kata Kunci: *Risiko Kredit, Risiko Likuiditas, Tingkat Suku Bunga, Profitabilitas.*

THE EFFECT OF CREDIT RISK, LIQUIDITY RISK, AND INTEREST RATES ON THE PROFITABILITY OF CONVENTIONAL COMMERCIAL BANKS LISTED ON THE INDONESIA STOCK EXCHANGE 2021–2024

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Abstract

This study aims to analyze the effect of credit risk, liquidity risk, and interest rates on the profitability of conventional commercial banks listed on the Indonesia Stock Exchange (IDX) during the 2021–2024 period. This study employs a quantitative approach using secondary data in the form of annual financial statements from 33 conventional commercial banks, which are analyzed using multiple linear regression through SPSS. Credit risk is measured by the Non-Performing Loan (NPL) ratio, liquidity risk is proxied by the Loan to Deposit Ratio (LDR), and interest rates are measured using the BI Rate. Profitability is proxied by Return on Assets (ROA). The results show that partially, credit risk has a negative and significant effect on profitability, while liquidity risk and interest rates have positive but insignificant effects on profitability. Simultaneously, credit risk, liquidity risk, and interest rates have a significant effect on profitability, as indicated by an F-test significance value of < 0.001. The Adjusted R^2 value of 0.525 indicates that 52.5% of the variation in profitability can be explained by the three independent variables, while the remaining variation is influenced by other factors outside the research model. This study confirms that credit risk is the dominant factor affecting the profitability of conventional commercial banks.

Keywords: *Credit Risk, Liquidity Risk, Interest Rate, Profitability.*