

INTISARI

Penelitian ini bermaksud untuk mengetahui perbedaan kinerja keuangan antara bank BUMN dan bank swasta pada periode 2011-2022. Penelitian ini juga dilakukan untuk mengetahui faktor-faktor yang mempengaruhi profitabilitas bank. Sampel yang dipakai dalam penelitian ini adalah bank BUMN dan bank swasta yang termasuk kedalam kategori BUKU III dan BUKU IV. Teknik analisis data dalam penelitian ini adalah regresi data panel dengan variabel independen yakni CAR (*Capital Adequacy Ratio*), LDR (*Loan to Deposit Ratio*), NPL (*Net Performing Loan*), BOPO (Biaya Operasional Pendapatan Operasional), dan variabel *dummy* jenis bank. Adapun variabel dependen yang digunakan yaitu profitabilitas bank yang menggunakan parameter ROA (*Return on Assets*) dan ROE (*Return on Equity*). Berdasarkan pengolahan data yang dilakukan, ditemukan bahwa kinerja keuangan bank BUMN lebih baik daripada bank swasta jika ditinjau dari aspek profitabilitas, variabel CAR dan LDR berpengaruh positif terhadap profitabilitas bank, sementara variabel NPL dan BOPO berpengaruh negatif terhadap profitabilitas bank.

Kata Kunci: Bank, Kinerja Keuangan, Profitabilitas.

ABSTRACT

This research aims to determine the differences in financial performance between state-owned banks and private banks in the 2011-2022 period. This research was also conducted to determine the factors that affected bank profitability. The sample used in this research were state-owned banks and private banks which include in the BUKU III and BUKU IV categories. Data analysis technique in this research is panel data regression and the independent variables are CAR (Capital Adequacy Ratio), LDR (Loan to Deposit Ratio), NPL (Net Performing Loan), BOPO (Operating Costs Operating Income), and dummy variables of bank type. The dependent variable used in this research is bank profitability using ROA (Return on Assets) and ROE (Return on Equity) parameters. Based on data processing, it was found that the financial performance of state-owned banks was better than private banks, CAR and LDR variables had a positive effect on bank profitability, while the NPL and BOPO variables had a negative effect on bank profitability.

Keywords: Bank, Financial Performance, Profitability