Intisari

Penelitian ini bertujuan untuk menganalisis pengaruh faktor internal dan eksternal terhadap profitabilitas Bank Persero dan Bank Pembangunan Daerah (BPD) di Indonesia, yang diukur melalui *Return on Assets (ROA)*. Dengan menggunakan data triwulanan periode 2010-2024, penelitian ini membandingkan pengaruh indikator kinerja perbankan (*Loan-to-Deposit Ratio/LDR, Net Interest Margin/NIM*, Beban Operasional terhadap Pendapatan Operasional/BOPO, dan *Non-Performing Loan/NPL*) serta variabel makroekonomi (inflasi, Produk Domestik Bruto/PDB, Produk Domestik Regional Bruto/PDRB, dan nilai tukar rupiah) terhadap ROA kedua kelompok bank. Metode analisis yang digunakan adalah *Panel Vector Error Correction Model (PVECM)* dan *Fully Modified Ordinary Least Squares (FMOLS)* untuk mengidentifikasi hubungan jangka pendek dan jangka panjang. Hasil penelitian menunjukkan bahwa faktor internal seperti BOPO, LDR, dan NPL berpengaruh signifikan terhadap profitabilitas BPD, sementara Bank Persero lebih dipengaruhi oleh faktor eksternal seperti inflasi dan PDB. Temuan menarik mengungkap bahwa NPL justru berdampak positif pada profitabilitas Bank Persero, menunjukkan kemampuan manajemen risiko yang lebih baik. Sebaliknya, BPD lebih rentan terhadap fluktuasi internal seperti efisiensi operasional dan kualitas kredit. Penelitian ini memberikan rekomendasi kebijakan yang berbeda untuk masing-masing kelompok bank, menekankan pentingnya pendekatan regulasi yang spesifik sesuai karakteristik operasional mereka. Implikasi penelitian ini mendorong perlunya kerangka regulasi yang adaptif untuk meningkatkan stabilitas dan kinerja sektor perbankan nasional.

Kata kunci: Profitabilitas, Bank Persero, Bank Pembangunan Daerah, ROA, PVECM.

Abstract

This study examines the influence of internal and external factors on the profitability of State Owned Banks (Bank Persero) and Regional Development Banks (BPD) in Indonesia, measured by Return on Assets (ROA). Using quarterly data from 2010 to 2024, the research compares the impact of banking performance indicators including Loan to Deposit Ratio (LDR), Net Interest Margin (NIM), Operational Expenses to Operating Income (BOPO), and Non Performing Loan (NPL) along with macroeconomic variables (inflation, Gross Domestic Product/GDP, Regional Gross Domestic Product/PDRB, and exchange rate) on the ROA of both bank groups. The analysis employs Panel Vector Error Correction Model (PVECM) and Fully Modified Ordinary Least Squares (FMOLS) to identify short term and long term relationships.
The results indicate that internal factors such as BOPO, LDR, and NPL significantly affect BPD profitability, while State Owned Banks are more influenced by external factors like inflation and GDP. A key finding shows NPLs positively impact State Owned Banks' profitability, suggesting effective risk management practices. Conversely, BPDs demonstrate greater sensitivity to internal operational factors including efficiency and credit quality. The study proposes differentiated policy recommendations for each bank category, underscoring the importance of customized regulatory approaches aligned with their operational profiles. These findings advocate for adaptive regulatory frameworks to strengthen stability and performance in Indonesia's banking sector.

Keywords: *Profitability, State Owned Banks, Regional Development Banks, ROA, PVECM.*