

INTISARI

Bank Maybank Indonesia awalnya merupakan Bank Internasional Indonesia (BII) yang diakuisisi oleh Malayan Banking Berhad pada tahun 2015. Evaluasi profitabilitas Maybank Area Semarang dilakukan dengan melakukan analisis laba berdasarkan jenis produk, lokasi kantor cabang, dan golongan nasabah. Berdasarkan jenis produk, 80% laba bunga bersih berasal dari produk pinjaman modal komersial (*commercial loan*). Apabila analisis profitabilitas dilakukan berdasarkan lokasi kantor cabang, 54,8% laba Maybank Area Semarang berasal dari Kantor Cabang Pemuda. Sedangkan 71% golongan nasabah penghasil laba tertinggi merupakan kelompok nasabah kecil yang memiliki jumlah dana maupun pinjaman di bawah Rp 50.000.000,00.

Kinerja profitabilitas Maybank terhadap industri perbankan diwakili 16 bank terdaftar dalam Bursa Efek Indonesia dan memiliki kantor cabang di Semarang. Kinerja profitabilitas diukur menggunakan tujuh rasio, yaitu rasio *return on assets (ROA)*, *return on net operating assets (RNOA)*, *return on equity (ROE)*, *return on capital employed (ROCE)*, *return on net financial obligation (RNFO)*, beban operasional terhadap pendapatan operasional (BOPO), dan *net interest margin (NIM)*. Maybank memiliki nilai lebih baik dibanding industri perbankan pada kinerja ROA, RNOA, ROCE, RNFO, dan NIM walaupun pada kinerja ROE dan BOPO memiliki nilai yang lebih rendah.

Kata kunci: Analisis Profitabilitas, Kinerja Profitabilitas

ABSTRACT

Maybank Indonesia formerly Bank Internasional Indonesia (BII) was acquired by Malayan Banking Berhad in 2015. The profitability evaluation of Maybank Semarang Area is conducted by performing profit analysis based on product type, branch office location, and group of customers. Based on product type 80% of the net interest income comes from commercial loans. If the profitability analysis is based on branch office location, 54.8% of the net profit is generated by Maybank at Pemuda branch office. Meanwhile, 71% of the customers that generate the highest profit come from small customer segment whose savings or loans are under IDR 50 million.

Maybank's profitability performance is compared with the performance of 16 listed on the banking industry sector of Bursa Efek Indonesia and have branch offices in Semarang. The profitability performance is measured using seven ratios namely, return on assets (ROA), return on net operating assets (RNOA), return on equity (ROE), return on capital employed (ROCE), return on net financial obligation (RNFO), the ratio of operational expense against operational income (BOPO), and net interest margin (NIM). Maybank showed better performance than the others in the banking industry in terms of ROA, RNOA, ROCE, RNFO, NIM but lower on ROE and BOPO performance.

Keywords: Profitability Analysis, Profitability Performance