



## ABSTRAK

Penelitian ini berangkat dari rumusan masalah berupa inkonsistensi penelitian terdahulu tentang perbandingan profitabilitas bank domestik dan bank asing. Penelitian ini juga ingin menguji pengaruh *capital adequacy ratio* (CAR), *loan to deposit ratio* (LDR), penyisihan penghapusan aktiva produktif (PPAP), aktivitas *off balance sheet* (OBS), biaya operasional pendapatan operasional (BOPO), dan kepemilikan asing terhadap tiga proksi profitabilitas, yaitu *return on asset* (ROA), *return on equity* (ROE), dan *net interest margin* (NIM).

Jenis data yang digunakan dalam penelitian ini adalah data panel, gabungan antara data *cross section* dan *time series*. Uji komparatif atau uji beda rata-rata ROA, ROE, dan NIM antara bank domestik dan bank asing menggunakan *independent t-test*. Penelitian ini menggunakan analisis regresi berganda berbasis *ordinary least square* (OLS) dan *generalized least square* (GLS) dalam menganalisis pengaruh variabel-variabel independen terhadap variabel dependen.

Hasil *independent t-test* menunjukkan bahwa ROA dan ROE bank domestik lebih tinggi dibandingkan bank asing, sementara NIM bank asing lebih tinggi dibandingkan bank domestik. Pada pengujian determinan profitabilitas, semua variabel independen berpengaruh signifikan terhadap profitabilitas. CAR, LDR, PPAP, aktivitas OBS, BOPO, dan kepemilikan asing berpengaruh negatif terhadap profitabilitas. Perusahaan harus memberikan perhatian lebih terhadap efisiensi operasional karena berdasarkan hasil analisis BOPO memiliki pengaruh paling besar terhadap profitabilitas.

Kata kunci: profitabilitas bank, bank domestik, bank asing.



## **ABSTRACT**

*This study departed from the problem formulation of previous studies inconsistency on the profitability comparison between domestic banks and foreign banks. The study also wants to examine the effect of capital adequacy ratio (CAR), the loan to deposit ratio (LDR), allowance for uncollectible accounts (PPAP), the activity of off-balance sheet (OBS), operation efficiency (BOPO), and foreign ownership of profitability's proxy, return on assets (ROA), return on equity (ROE), and the net interest margin (NIM).*

*Data used in this study was panel data, a combination of cross section data and time series. Comparative trials or average different test of ROA, ROE, and NIM between domestic banks and foreign banks used independent t-test. This study used multiple regression analysis based on ordinary least squares (OLS) and generalized least squares (GLS) to analyze the effect of independent variables on the dependent variable.*

*Results of independent t-test showed that ROA and ROE of domestic banks were higher than foreign banks, while NIM of foreign banks was higher than domestic banks. When testing the determinants of profitability, all of independent variables had significant effect on profitability. CAR, LDR, PPAP, OBS activities, BOPO, dan foreign ownership had negative effect on profitability. Companies should pay more attention to operational efficiency because based on the analysis, BOPO have the most impact on profitability.*

*Keyword: bank profitability, domestic banks, foreign banks.*