

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh efisiensi biaya, capital adequacy ratio, kualitas aset dan konsentrasi kepemilikan terhadap profitabilitas bank. Data penelitian ini adalah bank umum yang terdiri dari bank pemerintah, bank swasta nasional devisa, bank swasta nasional non-devisa dan bank campuran, tahun 2013 sampai dengan 2017. Berdasarkan kriteria pengambilan data maka diperoleh jumlah observasi sebanyak 221. Metode yang digunakan dalam penelitian ini adalah analisis regresi. Hasil penelitian ini secara signifikan menunjukkan bahwa efisiensi biaya (BOPO) berpengaruh negatif terhadap profitabilitas bank, *capital adequacy ratio* berpengaruh positif terhadap profitabilitas bank, kualitas aset berpengaruh positif terhadap profitabilitas bank, dan konsentrasi kepemilikan berpengaruh negatif terhadap profitabilitas bank.

Kata Kunci: Efisiensi biaya, capital adequacy ratio, kualitas aset, konsentrasi kepemilikan, profitabilitas bank.

ABSTRACT

The purpose of this study is to analyze the effect of cost efficiency, capital adequacy ratio, asset quality and ownership concentration on bank profitability. The data of this research are commercial banks consisting of state banks, foreign exchange national private banks, non-foreign exchange national private banks and mixed banks from 2013 to 2017. Based on the criteria for data collection then obtained the number of observations of 221. The method used in this study is regression analysis. The results of this study significantly indicate that cost efficiency (BOPO) has a negative effect on bank profitability, capital adequacy ratio has a positively affect on bank profitability, asset quality has a positively affect on bank profitability, and ownership concentration has a negative effect on bank profitability.

Keywords: Cost efficiency, capital adequacy ratio, asset quality, ownership concentration, bank profitability.