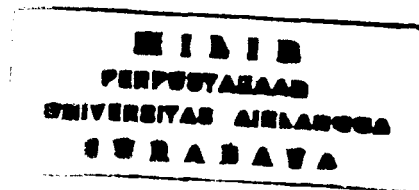


## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh profil risiko, *good corporate governance*, profitabilitas, dan permodalan terhadap suku bunga dana pihak ketiga perbankan di Indonesia. Jumlah pengamatan yang digunakan sebanyak 91 pengamatan dengan menggunakan metode *purposive sampling*. Penelitian ini menggunakan metode analisis regresi linier berganda untuk mengetahui pengaruh variabel bebas yang terdiri dari profil risiko, *GCG*, *ROA*, dan *CAR*, terhadap variabel terikat yaitu suku bunga dana pihak ketiga. Berdasarkan hasil analisis dapat disimpulkan bahwa profil risiko dan *GCG* berpengaruh positif signifikan, *ROA* berpengaruh negatif signifikan, sedangkan variabel *CAR* berpengaruh negatif tidak signifikan terhadap suku bunga dana pihak ketiga

Kata kunci : profil risiko, *good corporate governance*, profitabilitas, permodalan, suku bunga dana pihak ketiga



## ***ABSTRACT***

This research aims to determine the effect of risk profile, good corporate governance, profitability, and capital to third-party fund interest rate of Indonesian banking. The observation are conducted on 91 observations, using purposive sampling method. This research using multiple linear regression analysis to determine the effect of independent variables consisting of risk profile, GCG, ROA, and CAR towards dependent variable which is third-party fund interest rate. Based on the results of analysis, it could conclude that risk profile and GCG significantly applies a positive influence to third-party fund interest rate, ROA significantly applies a negative influence to third-party fund interest rate, while CAR caused a negative effect, but not significant.

**Keywords:** risk profile, good corporate governance, profitability, capital, third-party fund interest rate.

