

ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi profitabilitas 10 bank di Indonesia selama 10 tahun. Sepuluh bank ini dipilih karena menjadi ujung tombak kesehatan perbankan dan perekonomian nasional. Kerangka EAGLES diaplikasikan pada analisis. Persamaan regresi berganda dirumuskan menggunakan software SPSS untuk menganalisis kekuatan korelasi sembilan indikator keuangan independen terhadap variabel dependen, return of asset (ROA). Indikator keuangan tersebut adalah Non Performing Loan (NPL), Non Performing Loan Growth (NPLG), Loan Growth (LG), Deposit Growth (DG), Staff Cost Growth (SCG), Loan Deposit Ratio (LDR), Capital Adequacy Rasio (CAR), Net Interest Margin (NIM), dan Strategic Response Quotient (SRQ). Ditemukan hasil analisis bahwasannya empat indikator keuangan independen yang signifikan secara statistik memiliki hubungan yang kuat dengan ROA. Kontribusi dari temuan ini adalah bahwa bank-bank di Indonesia dapat diarahkan untuk fokus pada keempat indikator tersebut pada papan instrumen manajemen mereka untuk mengarahkan pertumbuhan profitabilitas.

Kata Kunci: Strategic Response Quotient, SRQ, Strategi Bank, Return on Assets, ROA, CAMEL, Financial Institutions in Distress.

ABSTRACT

This study aims to identify the determinants of profitability of the 10 banks in Indonesia over 10 years. These 10 banks were selected because they are the beacon of health to the national banking sector and the economy. The EAGLES framework was applied to the analysis. A multiple regression equation was formulated using SPSS software to analyze the strength of correlation of nine independent financial indicators to the dependent variable, return of assets (ROA). These financial indicators are listed as Non-Performing Loan (NPL), Non-Performing Loan Growth (NPLG), Loan Growth (LG), Deposit Growth (DG), Staff Cost Growth (SCG), Loan Deposit Ratio (LDR), Capital Adequacy Ratio (CAR), Net Interest Margin (NIM), and Strategic Response Quotient (SRQ). The analysis found four independent financial indicators that are statistically significant as having a strong association with the ROA. The contribution of the finding is that the Indonesian banks can be guided to focus on these four indicators on their management dashboard to steer their profitable growth.

Keywords: Strategic Response Quotient, SRQ, Bank Strategy, Return on Assets, ROAs, CAMEL, Financial Institutions in Distress.