

ABSTRAK

Penelitian ini bertujuan untuk melihat faktor-faktor apa saja yang dapat mempengaruhi profitabilitas bank baik dari faktor internal berupa karakteristik spesifik bank yang diukur dengan menggunakan rasio-rasio keuangan bank seperti *equity to total asset*, rasio BOPO, rasio pertumbuhan bank, dan kepemilikan asing, tetapi juga melihat dari faktor eksternal berupa karakteristik industri perbankan yang diukur dengan indeks *herfindahl* dan juga kondisi ekonomi makro yang diukur dengan inflasi. Penelitian ini menggunakan 128 sampel bank umum konvensional di Indonesia selama tahun 2000-2012, dengan ukuran sampel sebanyak 921 observasi. Hasil pengujian dengan menggunakan regresi berganda menunjukkan bahwa *equity to total asset*, *growth of deposits*, dan indeks *herfindahl* berpengaruh positif dan signifikan terhadap profitabilitas bank, serta rasio BOPO dan inflasi yang mempunyai pengaruh yang negatif dan signifikan terhadap profitabilitas bank.

Kata kunci: *equity to total asset*, rasio BOPO, *growth of deposits*, kepemilikan asing, indeks *herfindahl*, inflasi, profitabilitas bank.

ABSTRACT

This study aimed to look at what are the factors that may affect the profitability of the bank not only from internal factors such as bank-specific characteristic that is measured using financial ratios of banks as equity to total assets, cost income ratio, growth of deposits, and foreign ownership, but also viewed from the external side form of the industry-specific characteristic as measured by the Herfindahl Index and the macroeconomic conditions, as measured by inflation. This study used 128 samples of conventional commercial banks in Indonesia during the year 2000 to 2012, with a sample size of 921 observations. The results of testing by using multiple regression showed positive impact between equity to total assets, growth of deposits and herfindahl Index on bank profitability, while, cost income ratio and inflation showed negative impacts on bank profitability.

Keywords: equity to total assets, cost income ratio, growth of deposits, foreign ownership, herfindahl index, inflation, bank profitability.

