

ABSTRAK

Persaingan dunia perbankan terdiri dari persaingan harga dan non harga. Persaingan harga dari tingkat suku bunga kredit maupun simpanan, sedangkan persaingan non harga dari kuantitas dan kualitas pelayanan bank. Kualitas pelayanan bersifat subyektif, sehingga dalam penelitian ini menggunakan kuantitas pelayanan. Kuantitas pelayanan bank diukur dari ragam pelayanan yang diberikan kepada nasabah dihitung dengan satuan atau jumlah dana yang dikeluarkan. Penelitian ini menguji pengaruh kuantitas pelayanan terhadap profitabilitas bank. Profitabilitas bank diukur menggunakan rasio ROA. Kuantitas pelayanan terdiri dari jumlah kantor bank, jumlah mesin ATM, beban *overhead* dan rata-rata gaji. Hasil penelitian menunjukkan bahwa jumlah kantor bank dan rata-rata gaji berpengaruh positif signifikan terhadap profitabilitas bank, sedangkan beban *overhead* berpengaruh negatif tidak signifikan terhadap profitabilitas bank dan jumlah mesin ATM tidak dapat disimpulkan.

Kata Kunci : Persaingan Bank, Kuantitas Pelayanan, Jumlah Kantor bank, Jumlah Mesin ATM, Beban *Overhead*, Rata-rata Gaji dan *Return On Asset*

ABSTRACT

Banking competition consists of price and non-price competition. Price competition from credit and interest rate deposits while non-price competition from the quantity and quality of bank services. Quality of service is subjective, so in this study using the quantity of services. Measured quantity of bank services from a variety of services provided to customers is calculated by unit or the amount of funds expended. This study examines the effect of the quantity of services to bank profitability. Bank profitability measured by ROA. Quantity of services consists of a number of bank offices, the number of ATM machines, overhead expenses and average salary. The results showed that the number of bank offices and the average salary of a significant positive effect on the profitability of banks, while the overhead burden of significant negative effect on the profitability of banks and the number of ATM machines are inconclusive.

Key words : Bank Competition, Quantity Service, Total Office bank, ATM machine number, Overhead Expense, Average Salary and Return on Assets

