

## ABSTRAK

Sebagai salah satu instrument pengatur jalanya perekonomian di Indonesia bank mempunyai peranan untuk menjaga ekonomi negara agar mampu bersaing dalam menghadapi kompetisi global. Untuk itu bank dituntut untuk mempertahankan performa keuangan yang baik untuk kelangsungan operasional dan juga eksistensi dimata investor. Hal tersebut menjadi dasar untuk penelitian ini. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dan mencari bukti empiris apakah Efisiensi Performa Finansial terhadap Profitabilitas bank yang terdaftar di Bursa Efek Indonesia. Efisiensi Performa Finansial sebagai variabel independen diproksikan melalui empat ratio : *Net Interest Margin*, *Loan to Deposit Ratio*, Beban Operasional Pendapatan Operasional dan Perbedaan Pertumbuhan total Pinjaman bank dan pasar, untuk profitabilitas sebagai variabel dependen diproksikan dengan *Return On Equity*.

Sampel yang digunakan dalam penelitian ini dipilih melalui metode *Purposive sampling* sehingga terpilih 34 bank yang terdaftar di Bursa Efek Indonesia dalam tiga tahun periode pengamatan (2015-2017). Penelitian ini menggunakan teknik analisis regresi linier berganda.

Hasil dari penelitian menunjukkan bahwa *Net Interest Margin*, dan Perbedaan Pertumbuhan total Pinjaman bank dan pasar berpengaruh positif terhadap profitabilitas bank. Sedangkan *Loan to Deposit Ratio* dan Beban Operasional Pendapatan Operasional tidak berpengaruh terhadap profitabilitas bank.

Saran untuk penelitian selanjutnya adalah menambahkan proksi lain dari Efisiensi Performa Finansial yang mungkin akan memiliki pengaruh terhadap profitabilitas Bank.

Kata kunci: Efisiensi Performa Finansial, *Net Interest Margin*, *Loan to Deposit Ratio*, Beban Operasional Pendapatan Operasional , Perbedaan Pertumbuhan total Pinjaman bank dan pasar, Profitabilitas

## **ABSTRACT**

*As one of the economic control instruments in Indonesia, banks have a role to maintain the country's economy in order to be able to compete in facing global competition. Banks are required to maintain good financial performance for operational continuity as well as it's existence in investors point of views. The purpose of this study is to know the effect and looking for empirical evidence whether Financial performance efficiency affect profitability of Indonesian Bank that listed on Indonesia Stock Exchange(BEI). Financial performance efficiency as an independent variable represented using proxy that consist of four ratio : Net Interest Margin, Loan to Deposit Ratio, Operating Expense Operating Income and Difference between bank and market growth of total loans. Profitability as a dependent variable represented by proxy of Return On Equity.*

*The sample used in this study was selected through a purposive sampling method and generating 34 banks that were listed on the Indonesia Stock Exchange in the three-year observation period (2015-2017). This study uses multiple linear regression data analysis techniques.*

*The result showed that Net Interest Margin and Difference between bank and market growth of total loans both has positive effect on bank profitability. As for Loan to Deposit Ratio and Operating Expense Operating income both have no effect on bank profitability.*

*Suggestions for further research are expected to add other proxies of Financial performance efficiency that might have influence on bank profitability.*

*Keywords: Financial performance efficiency, Net Interest Margin, Loan to Deposit Ratio, Operating Expense Operating Income, Difference between bank and market growth of total loans, profitability.*