

INTISARI

Tujuan penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi profitabilitas pada bank asing di Indonesia paska krisis moneter tahun 1998. Data yang di gunakan dalam penelitian ini dalah data sekunder kurun waktu perbulan yang di peroleh melaui Bank Indonesia dan Otoritas Jasa Keuangan dengan periode penelitian ini januari 2002 – desember 2004. Variabel indepednen atau variabel bebas yang digunakan dalam penelitian ini adalah *Non Performing Loan* (NPL), Biaya Operasioanl dibagi Pendapatan Operasional (BOPO), *Capital Adequacy Rasio* (CAR), sedangkan variabel dependen atau terikat menggunakan *Return On Assets* (ROA) sebagai ukuran tingkat profitabilitas perbankan asing di Indonesia. Analisis data menggunakan analisis regresi linier berganda dengan program Eviews 9. Berdasarkan hasil penelitian ini di peroleh hasil bahwa *Non Performing Loan* (NPL) dan Biaya Operasioanl dibagi Pendapatan Operasional (BOPO) memiliki pengaruh negatif dan signifikan terhadap *Ratio On Aset* (ROA) sedangkan *Capital Adequacy Rasio* (CAR) memliki pengaruh positif dan signifikan terhadap *Ratio On Aset* (ROA) dengan nilai probabilitas yang lebih kecil dari 0,05, secara simultan NPL BOPO, CAR berpengaruh signifikan terhadap ROA. Nilai *adjusted R square* (koefisien determinasi) sebesar 0,744825 atau sebesar 74,48 % *Ratio On Aset* (ROA) dapat dijelaskan oleh NPL, CAR, dan BOPO sedangkan sisanya sebesar 25,52 % dijelaskan oleh variabel lain di luar penelitian ini.

Kata Kunci: Profitabilitas, Bank asing, Indonesia, Paska krisis 1998

ABSTRACT

The purpose of this study is to analyze the factors that affect profitability in foreign banks in Indonesia after the monetary crisis in 1998. The data used in this study is secondary data per month which is obtained through Bank Indonesia and the Financial Services Authority with This research period was January 2002 - December 2004. The independent variables or independent variables used in this study were Non Performing Loans (NPL), Operational Costs divided by Operating Income (BOPO), Capital Adequacy Ratio (CAR), while the dependent variable or bound to use Return On Assets (ROA) as a measure of the level of profitability of foreign banks in Indonesia. Data analysis using multiple linear regression analysis with program Eviews 9. Based on the results of this study the results obtained that Non Performing Loans (NPL) and Operational Costs divided by Operating Income (BOPO) have a negative and significant effect on Asset Ratio (ROA) while Capital Adequacy Ratio (CAR) has a positive and significant influence on Asset Ratio (ROA) with a probability value smaller than 0.05, simultaneously NPL BOPO, CAR has a significant effect on ROA. Adjusted R square value (coefficient of determination) is 0.744825 or 74.48% Ratio On Assets (ROA) can be explained by NPL, CAR, and BOPO while the remaining 25.52% is explained by other variables outside of this research.

Keywords: profitability, foreign bank, Indonesia, post 1998 crisis