

ABSTRAK

PENGARUH TINGKAT EFISIENSI USAHA, AKTIVA PRODUKTIF, LIKUIDITAS, RENTABILITAS, DAN TINGKAT KECUKUPAN MODAL TERHADAP PROFITABILITAS

Studi Pada Bank Perkreditan Rakyat (BPR)
di Propinsi Daerah Istimewa Yogyakarta
Periode 2012 – 2014

Retno Antu Pratiwi
NIM : 112114001
Universitas Sanata Dharma
Yogyakarta
2016

Penelitian ini bertujuan untuk mengetahui adanya pengaruh tingkat efisiensi usaha, aktiva produktif, likuiditas, rentabilitas dan tingkat kecukupan modal terhadap profitabilitas.

Jenis penelitian ini adalah studi empiris. Sampel yang digunakan dalam penelitian ini adalah Bank Perkreditan Rakyat Propinsi Daerah Istimewa Yogyakarta tahun 2012 – 2014. Pengambilan sampel dilakukan menggunakan metode *purposive sampling*, sebanyak 42 Bank. Data diuji menggunakan analisis regresi data panel.

Hasil pengujian menunjukkan bahwa tingkat efisiensi usaha, rentabilitas berpengaruh terhadap profitabilitas. Aktiva produktif, likuiditas, dan tingkat kecukupan modal tidak berpengaruh terhadap profitabilitas.

Kata Kunci : profitabilitas, tingkat efisiensi usaha, aktiva produktif, likuiditas, rentabilitas, tingkat kecukupan modal.

ABSTRACT

THE INFLUENCE OF BUSINESS EFFICIENCY LEVEL, PRODUCTIVE ASSETS, LIQUIDITY, RENTABILITY, AND CAPITAL ADEQUACY RATIO TO THE PROFITABILITY

(an Empirical Study at People's Credit Bank
in Special Region of Yogyakarta in 2012-2014)

Retno Antu Pratiwi
NIM : 112114001
Sanata Dharma University
Yogyakarta
2016

The aim of this research is to analyze the influence of business efficiency level, productive assets, liquidity, rentability, and capital adequacy ratio to the profitability.

The research was an empirical study. The sample used in this research were People's Credit Banks (*Bank Perkreditan Rakyat*) in Special Region of Yogyakarta in 2012-2014. They were selected using purposive sampling method in which 42 banks chosen as sample. The data were tested by panel data regression analysis.

The result showed that level of business and rentability are significantly influenced by the profitability. In contrast, productive assets, liquidity, and capital adequacy ratio do not have any significant influence to the profitability.

Keyword : profitability, business efficiency level, productive assets, liquidity, rentability, capital adequacy ratio