**Pengaruh Permodalan, Kualitas Aset, Efisiensi dan Ekspansi Kredit**

**Terhadap Daya Saing Serta Dampaknya Pada Kinerja**

**(Studi Empiris Pada Bank Pembangunan Daerah Di Indonesia)**

**Edyanus Herman Halim1, Azhar Affandi2, Aldrin Herwani3**

*ABSTRAK*

Penelitian ini mefokuskan analisis dan kajiannya pada aspek internal sebagai variabel-variabel yang mempengaruhi Daya Saing bank seperti Permodalan, Kualitas Aset, Efisiensi, dan Ekspansi Kredit serta dampaknya terhadap Kinerja. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan deskriptif dan verifikatif.

Metode analisis yang digunakan adalah Analisis Regresi Data Panel dengan mengambil sampel sebanyak 26 (dua puluh enam) Bank Pembangunan Daerah (BPD) di Indonesia dengan kurun waktu atau periode penelitian selama tahun 2009 sampai dengan tahun 2017 atau 9 (sembilan) tahun.

Hasil penelitian menyimpulkan bahwa terdapat pengaruh yang signifikan dari variabel-variabel Permodalan, Kualitas Asset, Efisiensi, dan Ekspansi Kredit terhadap Daya Saing yakni sebesar 76,85 %. Sedangkan dampak Daya Saing terhadap Kinerja adalah signifikan dengan pengaruh sebesar 80,22 %. Secara parsial Permodalan memiliki pengaruh paling tinggi yakni sebesar 23,98 %.

Kata Kunci : *Permodalan, Kualitas Aset, Efisiensi, Ekspansi Kredit, Daya Saing, Kinerja, dan Bank Pembangunan Daerah.*

*ABSTRACT*

This study focuses its analysis and study on internal aspects as variables that affect the bank's competitiveness such as Capital, Asset Quality, Efficiency, and Credit Expansion and its impact on Performance. The approach used in this research is descriptive and verification approaches.

The analytical method used is Panel Data Regression Analysis by taking a sample of 26 (twentysix) Regional Development Banks (BPD) in Indonesia with a period of time or research period from 2009 to 2017 or 9 (nine) years.

The results of the study concluded that there was a significant influence on the variables of Capital, Asset Quality, Efficiency, and Credit Expansion on Competitiveness, which amounted to 76.85%. While the impact of Competitiveness on Performance is significant with an effect of 80.22%. Partially, Capital has the highest influence at 23.98%.

Keywords: *Capital, Asset Quality, Efficiency, Credit Expansion, Competitiveness, Performance, and Regional Development Banks.*

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