

ABSTRACT

This study aims to analyze the effect of third-party funds, credit risk, and capital structure on profitability. The object of this study is conventional commercial banks listed on the Indonesia Stock Exchange (IDX) for the period 2018-2023.

The approach used in this study is a quantitative method with a descriptive and verifiable research approach. Sampling in this study was conducted using purposive sampling. The number of samples in this study was 39 conventional commercial banks listed on the Indonesia Stock Exchange (IDX) with a total of 234 observations obtained. Data analysis techniques included multiple linear regression analysis, correlation coefficient analysis, partial hypothesis testing (t-test) and simultaneous hypothesis testing (F-test), as well as determination coefficient analysis.

The results of the study indicate that (1) third-party funds partially have a significant effect on profitability of 40.3%. (2) Credit risk partially has a significant effect on profitability of 12%. (3) Capital structure partially has no effect on profitability of -0.66%. (4) Simultaneously, third-party funds, credit risk, and capital structure influence profitability by 51.6%, while the remaining 48.4% is influenced by other variables outside the scope of this study.

Keywords: Third-Party Funds, Credit Risk, Capital Structure, Profitability

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh dana pihak ketiga, risiko kredit dan struktur modal terhadap profitabilitas. Objek penelitian ini adalah bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) periode 2018-2023.

Pendekatan yang digunakan dalam penelitian ini adalah metode kuantitatif dengan pendekatan penelitian deskriptif dan verifikatif. Pengambilan sampel dalam penelitian ini dilakukan dengan menggunakan metode *purposive sampling*. Jumlah sampel penelitian ini yaitu 39 bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) dengan jumlah observasi yang diperoleh sebanyak 234 observasi. Teknik analisis data meliputi analisis regresi linier berganda, analisis koefisien korelasi, uji hipotesis secara parsial (uji t) dan simultan (uji f), serta analisis koefisien determinasi.

Hasil penelitian menunjukkan bahwa (1) dana pihak ketiga secara parsial berpengaruh signifikan terhadap profitabilitas sebesar 40,3%. (2) risiko kredit secara parsial berpengaruh signifikan terhadap profitabilitas sebesar 12%. (3) struktur modal secara parsial tidak berpengaruh terhadap profitabilitas sebesar -0,66%. (4) secara simultan dana pihak ketiga, risiko kredit dan struktur modal berpengaruh terhadap profitabilitas sebesar 51,6%, sisanya sebesar 48,4% dipengaruhi dijelaskan oleh variabel lain diluar variabel yang tidak diteliti.

Kata kunci: Dana Pihak Ketiga, Risiko Kredit, Struktur Modal, Profitabilitas