

**PENGARUH RISIKO KREDIT, RISIKO PASAR, RISIKO
OPERASIONAL DAN RISIKO LIKUIDITAS TERHADAP
PROFITABILITAS**
**(Studi Empiris pada Perusahaan Perbankan yang Terdaftar Di Bursa Efek
Indonesia Periode 2014-2018)**

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Abstrak

Penelitian ini bertujuan untuk menguji pengaruh risiko kredit, risiko pasar, risiko operasional dan risiko likuiditas terhadap profitabilitas perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2014-2018. Jumlah sampel yang diambil dalam penelitian ini sebanyak 23 perusahaan yang dipilih melalui teknik *purposive sampling*. Berdasarkan hasil analisis dengan menggunakan regresi linier berganda ditemukan bahwa risiko kredit (NPL) tidak berpengaruh terhadap profitabilitas (ROA), risiko pasar (NIM) berpengaruh terhadap profitabilitas (ROA), risiko operasional (BOPO) berpengaruh terhadap profitabilitas (ROA) dan risiko likuiditas (LDR) tidak berpengaruh terhadap profitabilitas (ROA). Dari hasil uji asumsi klasik ditemukan bahwa model regresi yang cocok adalah model regresi non linier, oleh karena itu para peneliti serupa lebih lanjut disarankan untuk mempertimbangkan penggunaan model regresi non linier.

Kata Kunci: *Risiko Kredit (NPL), Risiko Pasar (NIM), Risiko Operasional (BOPO), Risiko Likuiditas (LDR), Profitabilitas (ROA).*

**THE EFFECT OF CREDIT RISK, MARKET RISK, OPERATIONAL RISK
AND LIQUIDITY RISK ON PROFITABILITY
(EMPIRICAL STUDY ON BANKING COMPANIES LISTED IN INDONESIA
STOCK EXCHANGE IN 2014-2018 PERIOD)**

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Abstract

The study aims to examine the effect of credit risk, market risk, operational risk and liquidity risk on profitability on banking companies listed in Indonesia stock exchange in the 2014-2015 period. The amount of sample taken on study is 23 companies, which were chosen by techniques of purposive sampling. Based on the result of the analysis by using multiple linear regression it was found that credit risk (NPL) had no effect on profitability (ROA), market risk (NIM) had an effect on profitability (ROA), operational risk had an effect on profitability (ROA), and liquidity risk had no effect on profitability (ROA). Based on the result of classic assumptions test it was found that suitable model regression is nonlinear regression model, therefore further similar researchers are advised to consider the use of nonlinear regression models.

Keywords: *Credit Risk (NPL), Market Risk (NIM), Operational Risk (BOPO), Likuidity Risk (LDR), Profitability (ROA).*