

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Pertumbuhan Dana Pihak Ketiga, Risiko Kredit dan Biaya Efisiensi Operasional terhadap Profitabilitas pada bank konvensional yang terdaftar di BEI periode 2016-2020. Rasio yang digunakan dalam penelitian ini adalah *Non Performing Loan (NPL)*, *Beban Operasional Atas Pendapatan Operasional (BOPO)*, dan *Return On Asset (ROA)*. Penelitian ini merupakan kuantitatif. Metode yang digunakan mengumpulkan sampel yaitu *purposive sampling*. Berdasarkan kriteria yang telah ditetapkan, terdapat 29 bank dari 43 bank umum konvensional yang sesuai dengan kriteria. Penelitian ini menggunakan uji asumsi klasik (uji normalitas data, uji multikolinearitas, uji heteroskedastitas) teknik analisis Regresi Linier Berganda, koefisien determinasi R<sup>2</sup>, uji t, uji f, adapun keseluruhan analisis data menggunakan SPSS statistic 28.

Hasil penelitian ini menunjukkan bahwa Pertumbuhan Dana Pihak Ketiga berpengaruh positif terhadap Profitabilitas dan Risiko Kredit tidak berpengaruh terhadap profitabilitas, sedangkan Biaya Efisiensi Operasional berpengaruh negatif terhadap Profitabilitas bank umum konvensional periode 2016-2020

**Kata Kunci:** *Pertumbuhan Dana Pihak Ketiga, Risiko Kredit, Biaya Efisiensi Operasional dan Profitabilitas.*

## **ABSTRACT**

*This study aims to determine the Effect of Third Party Fund Growth, Credit Risk and Operational Efficiency Cost on Profitability on conventional banks listed on the IDX for the 2016-2020 period. The ratios used in this study are Non Performing Loans (NPL), Operating Expenses on Operating Income (BOPO), and Return On Assets (ROA). This research is quantitative. The method used to collect samples is purposive sampling. Based on the established criteria, there are 29 banks out of 43 conventional commercial banks that meet the criteria. This study uses the classical assumption test (data normality test, multicollinearity test, heterokedasticity test) Multiple Linear Regression analysis technique, coefficient of determination  $R^2$ ,  $t$  test,  $f$  test, while the overall data analysis uses SPSS statistic 28.*

*The result of this study indicate that the Growth of Third Party Funds has a positive effect on Profitability and Credit Risk has no effect on profitability, while the cost of Operational Efficiency has a negative effect on the profitability of conventional commercial banks for the 2016-2020 period.*

***Keywords: Third Party Fund Growth, Credit Risk, Cost of Operational Efficiency and Profitability.***