

Macroeconomic Analysis of the Profitability of Conventional Commercial Banks Listed on the Indonesian Stock Exchange

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Abstract

This research is using a quantitative study aimed to see whether there are influence of Gross Domestic Product (GDP) growth, inflation, BI reference interest rates, and exchange rates on the profitability of conventional commercial banks. In this study, the population and sample consist of conventional commercial banks listed on the IDX during the period of 2018-2022. After selecting the sample using purposive sampling, 29 conventional commercial banks were obtained as the research sample. The hypothesis testing was performed using Data Panel Regression Analysis with Eviews analysis tool at a significant level of 5 % (0,05). The results of this research show that (1) GDP growth has a positive effect on profitability, (2) inflation has no effect on profitability, (3) the BI reference interest rate has a positive effect on profitability, (4) the exchange rate has no effect on profitability.

Keywords : *GDP growth, inflation, BI interest rate, exchange rate, profitability*

Analisis Makroekonomi Terhadap Profitabilitas Bank Umum Konvensional yang Terdaftar di Bursa Efek Indonesia

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Abstrak

Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk mengetahui pengaruh pertumbuhan Produk Domestik Bruto (PDB), inflasi, suku bunga acuan BI dan nilai tukar terhadap profitabilitas bank umum konvensional. Populasi dan sampel dalam penelitian ini adalah bank umum konvensional yang terdaftar di BEI selama periode 2018-2022. Setelah dilakukan pemilihan sampel menggunakan *purposive sampling*, diperoleh 29 bank umum konvensional menjadi sampel penelitian. Pengujian hipotesis menggunakan Analisis Regresi Data Panel dengan program Eviews dan tingkat signifikansi 5% (0,05). Hasil penelitian menunjukkan bahwa, (1) pertumbuhan PDB berpengaruh positif terhadap profitabilitas, (2) inflasi tidak berpengaruh terhadap profitabilitas, (3) suku bunga acuan BI berpengaruh positif terhadap profitabilitas, (4) nilai tukar tidak berpengaruh terhadap profitabilitas.

Kata Kunci : pertumbuhan PDB, inflasi, suku bunga acuan BI, nilai tukar, profitabilitas