

***The Influence of Internal and External Variables on Profitability of KBMI  
Banks 1 Period 2020-2024***

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***ABSTRACT***

*Profitability is a key measure of performance for KBMI 1 banks with limited capital and higher vulnerability. This study was carried out to examine the influence of credit risk, capital adequacy, interest rates, and GDP growth on the profitability of KBMI 1 banks. The research focused on KBMI 1 banks during the 2020–2024 period. Based on the criteria, 61 banks qualified to be used as research samples. The analysis was performed using panel data regression processed with the EViews 13 software at a 5 percent significance level. Based on the test results, this study found that (1) credit risk measured by the non-performing loan/financing ratio, has a negative effect on profitability, (2) capital adequacy, measured by the capital adequacy ratio, has no effect on profitability, (3) interest rates, measured by the BI-Rate, have a positive effect on profitability, (4) GDP growth has a negative effect on profitability.*

***Keywords:*** *profitability, credit risk, capital adequacy, interest rates, GDP growth*

**Pengaruh Variabel Internal dan Eksternal Terhadap Profitabilitas Bank  
KBMI 1 Periode 2020-2024**

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**ABSTRAK**

Profitabilitas menjadi tolok ukur kinerja perbankan pada bank KBMI 1 yang memiliki keterbatasan modal dan lebih rentan. Penelitian ini dilakukan untuk mengkaji pengaruh risiko kredit, kecukupan modal, suku bunga, dan pertumbuhan PDB, terhadap profitabilitas bank KBMI 1. Objek penelitian mencakup bank KBMI 1 selama periode 2020-2024. Berdasarkan kriteria yang ditetapkan, diperoleh 61 bank yang memenuhi syarat sebagai sampel penelitian. Analisis dilakukan dengan menggunakan regresi data panel yang diolah melalui program EViews 13 pada tingkat signifikansi 5 persen. Berdasarkan hasil pengujian, penelitian ini menemukan bahwa, (1) risiko kredit yang diukur melalui *non-performing loan/financing ratio* berpengaruh negatif terhadap profitabilitas, (2) kecukupan modal yang diukur melalui *capital adequacy ratio* tidak berpengaruh terhadap profitabilitas, (3) suku bunga yang diukur melalui BI-Rate berpengaruh positif terhadap profitabilitas, (4) pertumbuhan PDB berpengaruh negatif terhadap profitabilitas.

**Kata kunci** : profitabilitas, risiko kredit, kecukupan modal, suku bunga, pertumbuhan PDB