

ABSTRAK

Tujuan dari penelitian ini adalah untuk menggunakan model regresi linier dan menganalisis pengaruh faktor makroekonomi dan faktor spesifik bank terhadap profitabilitas bank-bank di Indonesia. Kami menggunakan data 40 bank di Indonesia periode 2018 hingga 2022. Hasil penelitian menunjukkan bahwa faktor makroekonomi seperti *Interest Rate* atau *BI Rate* memiliki pengaruh yang signifikan terhadap profitabilitas bank-bank di Indonesia. Begitu juga dengan beberapa faktor spesifik bank, seperti *Capital Adequacy Ratio*, *Credit Risk*, *Management Efficiency*, dan *Size of Bank* memiliki pengaruh yang signifikan terhadap profitabilitas bank. Sedangkan faktor lainnya, seperti: *Liquidity Ratio* dan *Business Mix Indicator* tidak memiliki pengaruh terhadap profitabilitas bank-bank di Indonesia selama 2018 – 2022.

ABSTRACT

The purpose of this study is to use linear regression models and analyze the effect of macroeconomic factor and bank-specific factors on the profitability of banks in Indonesia. We used data of 40 banks in Indonesia from 2018 to 2022. The results show that macroeconomic factors such as Interest Rate or BI Rate have a significant influence on the profitability of banks in Indonesia. Likewise, some bank-specific factors, such as Capital Adequacy Ratio, Credit Risk, Management Efficiency, and Size of Bank have a significant influence on bank profitability. While other factors, such as: Liquidity Ratio and Business Mix Indicator have no influence on the profitability of banks in Indonesia during 2018 - 2022.