



**Analysis of the Effects of Financial Risks on the
Profitability of Commercial Banks in Indonesia Period
2012 – 2021**

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PLAGIARISM REPORT

Analysis of the Effects of Financial Risks on the Profitability of
Commercial Banks in Indonesia, Period 2012 – 2021

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ABSTRACT

In carrying out their business operations, commercial banks in Indonesia are exposed to various uncertainties that can pose as financial risks. Based on Indonesian Banking Statistics, non-performing loans have increased annually in Indonesian commercial banks from 2012 to 2021, which is only one source of risk. Additionally, fluctuations in external variables can result in uncertainties which cannot be controlled by the relevant institutions. In line with this problem, the following research is aimed at analyzing the relationship between internal risks (such as: credit, liquidity, and operational risk) along with external risks (such as: interest rate, inflation, and foreign exchange) with Indonesian commercial bank's profitability in period 2012 to 2021. In this research, 10 commercial banks in Indonesia which categorized into BUKU 4 will be used as samples. Multiple linear regression and descriptive statistics were implemented in this study to obtain accurate hypothesis test results. This research established a result that in the period used, selected independent variables simultaneously have a significant relationship to the profitability of commercial banks. In addition, operational and liquidity risks are internal financial risk that were shown to have partial significant relationship. As for external risks, the result shows that the inflation rate has a partial significant relationship with the profitability of commercial banks.

Keywords: *Indonesian commercial banks, internal financial risks, external financial risks, return on asset, return on equity.*

ABSTRAK

Dalam menjalani operasional bisnisnya, bank komersial di Indonesia terekspos dengan berbagai ketidakpastian yang dapat menimbulkan risiko keuangan. Berdasarkan OJK, salah satu sumber risiko pada bank komersial Indonesia yaitu kredit bermasalah mengalami peningkatan setiap tahunnya di periode 2012 hingga 2021. Terlebih lagi, fluktuasi variabel-variabel eksternal dapat mengakibatkan ketidakpastian yang tidak dapat dikontrol oleh institusi terkait. Selaras dengan masalah ini, penelitian berikut ditujukan untuk menganalisa hubungan antara risiko internal (seperti: risiko kredit, likuiditas, dan operasional) beserta risiko eksternal (seperti: suku bunga, tingkat inflasi, dan nilai tukar rupiah) terhadap profitabilitas bank komersial Indonesia di periode 2012 hingga 2021. Dalam penelitian ini, 10 bank komersial di Indonesia yang termasuk dalam kategori BUKU 4 akan digunakan sebagai sampel. Regresi linear berganda dan statistik deskriptif diimplementasikan dalam penelitian ini untuk mendapatkan hasil uji hipotesis yang akurat. Penelitian ini menunjukkan hasil bahwa dalam periode yang digunakan, variabel independen terpilih secara bersamaan memiliki hubungan yang signifikan terhadap profitabilitas bank komersial. Sebagai tambahan, risiko internal yang memiliki hubungan signifikan secara parsial merupakan risiko operasional dan likuiditas. Sedangkan untuk risiko eksternal, hasil menunjukkan bahwa tingkat inflasi memiliki hubungan yang signifikan terhadap profitabilitas bank komersial.

Kata kunci: *Bank komersial Indonesia, risiko keuangan internal, risiko keuangan eksternal, tingkat pengembalian aset, tingkat pengembalian ekuitas.*