



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

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**A Thesis presented in the Faculty of Business President
University in partial fulfillment of the requirements for
Bachelor's Degree in Actuarial Science**

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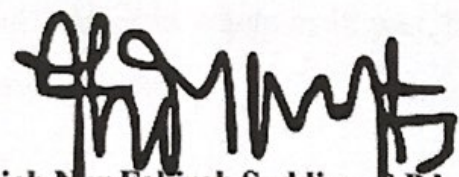
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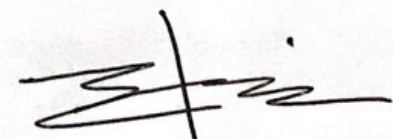
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TABLE OF CONTENTS

ACKNOWLEDGEMENT	i
PLAGIARISM REPORT	iii
PANEL OF EXAMINERS APPROVAL SHEET	iv
STATEMENT OF ORIGINALITY.....	v
ADVISOR'S APPROVAL FOR PUBLICATION	vi
SCIENTIFIC PUBLICATION APPROVAL FOR ACADEMIC INTEREST.....	vii
TABLE OF CONTENTS.....	viii
LIST OF FIGURES.....	xi
LIST OF TABLES	xi
ABSTRACT	xii
ABSTRAK.....	xiii
1 CHAPTER I	1
1.1 Background	1
1.2 Statement of the Problem.....	6
1.3 Research Questions	6
1.4 Research Objectives	7
1.5 Research Benefits	8
1.6 Research Limitations	8
1.7 Outline of the Research.....	9
2 CHAPTER II	11
2.1 Banking in Indonesia	11
2.2 Profitability.....	13
2.2.1 Return on Assets.....	14
2.2.2 Return on Equity.....	15
2.3 Financial Risk	16
2.3.1 Credit Risk.....	17
2.3.2 Liquidity Risk	17
2.3.3 Operational Efficiency.....	18
2.3.4 Inflation.....	19
2.3.5 Interest Rate Risk.....	20
2.3.6 Foreign Exchange Rate.....	20
2.4 Descriptive Statistics	21

2.5	Multiple Linear Regression	22
2.6	Classical Assumption Test.....	25
2.7	Hypothesis Test.....	29
2.8	Variables and Hypotheses Development	32
2.8.1	Credit Risk.....	32
2.8.2	Liquidity Risk	33
2.8.3	Operational Efficiency.....	33
2.8.4	Inflation.....	34
2.8.5	Interest Rate Risk.....	34
2.8.6	Foreign Exchange Rate.....	35
2.9	Research Framework	36
2.10	Previous Research	37
2.11	Research Gap	39
3	CHAPTER III	40
3.1	Research Design	40
3.2	Sampling Design	40
3.3	Instruments Usage	42
3.4	Data Collection Design	42
3.5	Data Analysis Design	42
4	CHAPTER IV.....	44
4.1	Data Analysis	44
4.1.1	Descriptive Statistics	44
4.1.2	Classical Assumption Test.....	46
4.1.3	Multiple Linear Regression	49
4.1.4	Hypothesis Testing.....	52
4.1.5	Significant Variable Regression Model	57
4.2	Discussion of Findings.....	58
5	CHAPTER V.....	62
5.1	Conclusion	62
5.2	Recommendation	63
5.2.1	For Commercial Bank.....	63
5.2.2	For Future Researcher	64
	REFERENCES.....	65

APPENDIX71

LIST OF FIGURES

Figure 1.1. Credit Distribution Commercial Banks 2012-2021	1
Figure 1.2. Non-Performing Loans Commercial Banks 2012-2021	2
Figure 1.3. Operational Expenses Commercial Banks 2012-2021	3
Figure 1.4. Domestic Credit Provided by Banking in Percentage of GDP.....	4
Figure 2.1. Durbin-Watson Autocorrelation	26
Figure 2.2. Research Framework Model 1	36
Figure 2.3. Research Framework Model 2	37
Figure 3.1. General Workflow	43

LIST OF TABLES

Table 2.1. Bank Category Based on Capital	13
Table 2.2. Descriptions of The Variables and Their Expected Relationship	35
Table 2.3. Previous Research.....	37
Table 3.1. List of The Selected Commercial Banks.....	41
Table 3.2. Instruments Usage.....	42
Table 4.1. Descriptive Statistics of Sample Banks	44
Table 4.2. Normality Test.....	46
Table 4.3. Autocorrelation Test.....	47
Table 4.4. Multicollinearity Test	47
Table 4.5. Heteroscedasticity Test.....	48
Table 4.6. Multiple Linear Regression Model 1	49
Table 4.7. Multiple Linear Regression Model 2	50
Table 4.8. Coefficient of Determination	52
Table 4.9. Adjusted R ²	53
Table 4.10. F-test	53
Table 4.11. Model 1 T-test.....	54
Table 4.12. Model 2 T-test.....	55
Table 4.13. R ² Significant Independent Variable.....	57
Table 4.14. Adjusted R ² Significant Independent Variable	58

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.*