

**DETERMINANTS OF RURAL BANK PROFITABILITY  
IN YOGYAKARTA : PERIOD 2012 - 2015**

***FAKTOR - FAKTOR PENENTU PROFITABILITAS BPR  
DI YOGYAKARTA : PERIODE 2012 - 2015***

**UNDERGRADUATE THESIS**

Submitted as fulfillment on the requirement for the degree of Bachelor of Economics at Faculty of Economics on the Department of International Program for Islamic Economics and Finance (IPIEF)

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**UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

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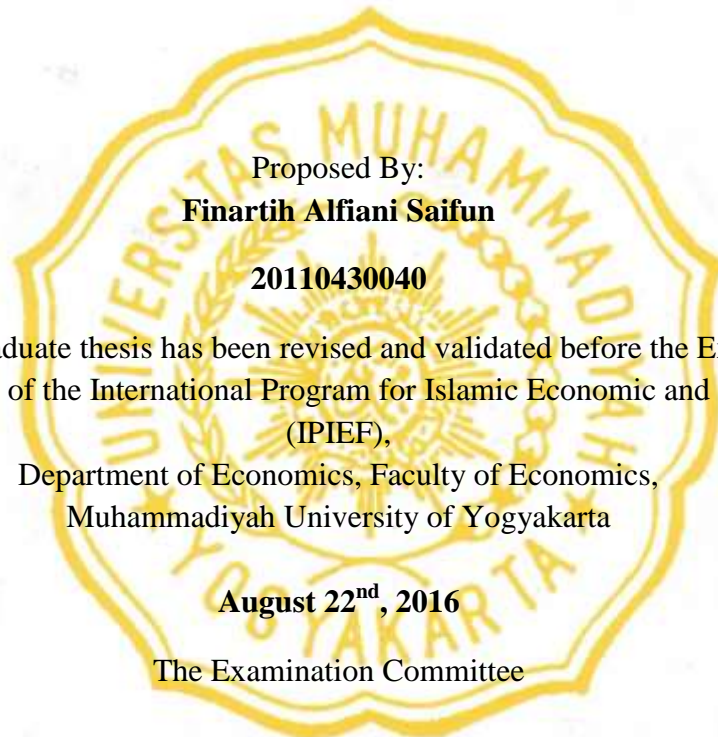
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## **DECLARATION**

Name : Finartih Alfiani Saifun

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I hereby declare that this undergraduate thesis entitled “DETERMINANTS OF RURAL BANK PROFITABILITY IN YOGYAKARTA : Period 2012-2015 ” does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of other, in exception all quotes and ideas which zre purposely taken are considered as the research references and listes in the references list. Therefore, if any violation of intellectual right is found in this study I agree to accept any relevant academic consequences.

Yogyakarta, 22<sup>nd</sup> of August 2016

Finartih Alfiani Saifun

## MOTTO

لَهُ اللَّهُ سَهْلَ عِلْمًا يَهْفُ إِلَيْتَمَسُّ طَرِيقًا سَلَكَ مَنْ  
(مسلم رواه) الْجَنَّةِ إِلَى طَرِيقًا

Barang siapa yang menempuh suatu jalan untuk menuntut ilmu, Allah akan memudahkan baginya jalan ke surga

(HR Muslim).

Tidak ada yg terlalu tinggi untuk dicapai manusia, tapi ia harus memanjatnya dengan hati-hati & penuh keyakinan

(H.C.Andersen)

Dunia hanya bisa digenggam dengan tindakan, buka dengan pikiran. Tangan adalah perpanjangan pikiran.

(Jacob bronowski)

*This undergraduate thesis is my dedication to my beloved mom and dad*

## **ABSTRAK**

*Tujuan studi ini untuk mengetahui dan menganalisis faktor-faktor yang mempengaruhi profiftabilitas atau tingkat kinerja keuangan (Return On Asset) Bank Perkreditan Rakyat Konvensional di Daerah Istimewa Yogyakarta periode Desember 2012-Desember 2015. Sampel dalam studi ini adalah seluruh Bank Perkreditan Rakyat yang beroperasi di kabupaten dan kota Daerah Istimewa Yogyakarta yakni (Bantul, Gunung kidul, Kulon progo, Sleman, Yogyakarta). Penelitian ini menggunakan data panel dari data laporan keuangan tahunan yang pada kabupaten / kota di Yogyakarta dari tahun 2012 hingga 2015. Hasi studi menunjukkan bahwa tingkat kecukupan modal (Capital Adequacy Ratio) berpengaruh positif dan signifikan terhadap kinerja keuangan sementara tingkat likuiditas dan penyaluran kredit (Loan to Deposit Ratio) berpengaruh tidak signifikan terhadap kinerja keuangan, tingkat kualitas asset (Non Performing Loan) dan tingkat efisiensi operasional (BOPO) berpengaruh negatif dan signifikan terhadap kinerja keuangan.*

*Kata kunci ROA; Capital Adequacy Ratio, Loan to Deposit Ratio; Non-Performing Loan; BOPO.*

## **ABSTRACT**

*The main objective of this study is to find out the determinants of rural bank profitability in yogyakarta period 2012-2015. Rural Bank is a financial institution whose main activity accept demand deposits, savings and deposits to society so helps rationalize the developing regions or developing country to finance their progress. As it is necessary to control the quality of rural bank performance which is to see the level of profitability by using Return on Assets ratio. This study uses panel data from annual financial statement data published in in districts / cities from 2012 to 2015. The result shows that capital rate (capital adequacy ratio) has positive and significant impact to ROA. liquidity rate and credit distribution rate (loan to deposit ratio) is not significant to ROA. Asset quality rate (Non- Performing Loan) and operational efficiency rate (BOPO) has significantly negative influence to ROA.*

*Keywords : Profitability, Return Of Assets (ROA), LDR (Loan to Deposit Ratio), BOPO (Operating Income Operating Costs Against), NPL (Non-Performing Loan).*



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This Undergraduate Thesis has been structured in partial fulfillment for the requirement for the degree of Bachelor of Economics on Economic Department in Muhammadiyah University of Yogyakarta. With expectations, this Undergraduate Thesis can be used as input for related parties in region to promote the basic sector.

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Hopefully, this research will give benefits to anyone who needs, and there are still more weakness and mistakes, therefore, it required to criticism and best suggestions for any better results.

Yogyakarta, 22<sup>nd</sup> of August 2016

Finartih Alfiani Saifun

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