

ABSTRAK

Penelitian bertujuan untuk menganalisis kinerja keuangan berdasarkan pengungkapan *profitabilitas* pada Bank Pembangunan Daerah (BPD di Indonesia). Objek penelitian adalah laporan keuangan tahunan perusahaan dengan populasi sebanyak 27 Bank Pembangunan Daerah yang beroperasi di tahun 2019 – 2021. Penentuan sampel dengan menggunakan teknik dokumentasi dan jumlah sampel (n) yang memenuhi kriteria sebanyak 81 sampel.

Penelitian menggunakan pendekatan kuantitatif dengan sumber data sekunder berupa laporan tahunan. Metode analisis data yang digunakan adalah uji normalitas, uji asumsi klasik, regresi linear berganda, uji hipotesis, dan uji koefisien determinasi pada taraf signifikansi sebesar 5%, data diolah menggunakan aplikasi SPSS versi 24. Hasil uji statistik menunjukkan variabel independen *Capital Adequacy Ratio*, *Non-performing Loan*, *Good Corporate Governance*, Kepemilikan Saham Institusional, Beban Operasional terhadap Pendapatan Operasional dan Manajemen Laba secara bersama-sama mempengaruhi variabel dependen *Return on Asset* maupun *Return on Equity*. Taraf kontribusi kedua model regresi tersebut masing-masing adalah 83,70 % dan 86,50 %. Faktor determinan yang mempengaruhi fluktuasi profitabilitas (*Return on Asset* atau *Return on Equity*) masing-masing adalah *Capital Adequacy Ratio*, *Non-performing Loan*, Beban Operasional terhadap Pendapatan Operasional dan Manajemen Laba.

Kata kunci: Bank Pembangunan Daerah, profitabilitas, analisis regresi linier berganda

ABSTRACT

The purpose of this research is to analyze financial performance based on profitability disclosure in Regional Development Banks (BPD) in Indonesia. The research object is companies' annual financial reports with the population of 27 Regional Development Banks which operationally ran their business during the period of 2019-2021. The sample selection used in this research is documentation technique, and the number of eligible samples (n) is 81 samples.

This research uses quantitative approach with secondary data in the form of annual report. The analysis method used is normality test, classic assumption test, double linear regression, hypothesis test, and determination coefficient test at the level of significancy 5%. The data are processed by using the application of SPSS Version-24. The results of statistical test indicate that independent variables capital adequacy ratio, non-performing loan, good corporate governance, institutional stock ownership, operational costs to operational revenues and profit management simultaneously influence dependent variables both return on asset and return on equity. The degree of contribution of the two regression models is 83,70 % and 86,50 % respectively. The determinant factors that influence the fluctuations of profitability (return on asset or return on equity) are capital adequacy ratio, non-performing loan, operational cost to operational revenues and profit management respectively.

Keywords: *Regional Development Bank, Profitability, Double Linear Regression Analysis*