

**THE EFFECT OF CREDIT RISK, LIQUIDITY RISK, AND
INTEREST INCOME ON THE PROFITABILITY OF
BANKING COMPANIES LISTED ON THE IDX FOR THE
2018-2021 PERIOD**

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Abstract

The research aims to explain the effect of credit risk, liquidity risk, and interest income on the profitability of banking companies. This research is a type of quantitative research. The total sample is 13 banking companies listed on the Indonesia Stock Exchange (IDX) for the 2018-2021 period which were taken using a purposive sampling technique. The analysis technique used is multiple linear regression. The results of the t test show that the credit risk and interest income variables each have an effect on profitability, while the liquidity risk variable has no effect on profitability. The results of the F test show that the variables of credit risk, liquidity risk, and interest income jointly affect profitability.

Keywords: *Credit Risk, Liquidity Risk, Interest Income,
and Profitability.*

**PENGARUH RISIKO KREDIT, RISIKO LIKUIDITAS,
DAN PENDAPATAN BUNGA TERHADAP
PROFITABILITAS PERUSAHAAN PERBANKAN YANG
TERDAFTAR DI BEI PERIODE 2018-2021**

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Abstrak

Penelitian bertujuan untuk menjelaskan pengaruh dari risiko kredit, risiko likuiditas, dan pendapatan bunga terhadap profitabilitas perusahaan perbankan. Penelitian ini merupakan jenis penelitian kuantitatif. Jumlah sampel sebanyak 13 perusahaan perbankan yang tercatat dalam Bursa Efek Indonesia (BEI) dengan periode 2018-2021 yang diambil dengan teknik *purposive sampling*. Teknik analisis yang digunakan adalah analisis regresi linier berganda. Hasil penelitian uji t menunjukkan bahwa variabel risiko kredit dan pendapatan bunga masing-masing berpengaruh terhadap profitabilitas, sementara variabel risiko likuiditas tidak berpengaruh terhadap profitabilitas. Hasil uji F didapatkan variabel risiko kredit, risiko likuiditas, dan pendapatan bunga secara Bersama-sama berpengaruh terhadap profitabilitas.

Kata kunci: Risiko Kredit, Risiko Likuiditas, Pendapatan Bunga, dan Profitabilitas