

ABSTRAK

PENGARUH *GREEN BANKING*, *INTELLECTUAL CAPITAL*, *NON PERFORMING LOAN*, TINGKAT LIKUIDITAS, KECUKUPAN MODAL, DAN KEPEMILIKAN INSTITUSIONAL TERHADAP PROFITABILITAS PADA BANK UMUM SWASTA NASIONAL DEvisa YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2016-2020

Penelitian ini bertujuan untuk menguji pengaruh *green banking*, *intellectual capital*, *non performing loan*, tingkat likuiditas, kecukupan modal, dan kepemilikan institusional terhadap profitabilitas. Penelitian ini dilakukan pada bank umum swasta nasional devisa yang terdaftar pada Bursa Efek Indonesia untuk periode 2016-2020. Sampel pada penelitian ini adalah 17 bank yang terpilih menggunakan metode *purposive sampling*. Metode analisis pada penelitian ini adalah analisis regresi data panel yang diolah menggunakan software Eviews 12. Hasil penelitian menunjukkan bahwa *Green Banking*, *Non Performing Loan*, dan tingkat likuiditas tidak berpengaruh signifikan terhadap profitabilitas bank. Sedangkan *Intellectual Capital*, kecukupan modal, dan kepemilikan institusional berpengaruh signifikan terhadap profitabilitas bank.

Kata Kunci: *Green Banking*, *Intellectual Capital*, *Non Performing Loan*, Likuiditas, Kecukupan Modal, Kepemilikan Institusional, Profitabilitas.

ABSTRACT

INFLUENCE OF GREEN BANKING, INTELLECTUAL CAPITAL, NON PERFORMING LOAN, LIQUIDITY, ADEQUACY CAPITAL, AND INSTITUTIONAL OWNERSHIP OF PROFITABILITY IN NATIONAL PRIVATE COMMERCIAL BANKS FOREIGN EXCHANGE LISTED ON THE INDONESIA STOCK EXCHANGE PERIOD 2016-2020

This study aims to examine the effect of green banking, intellectual capital, non-performing loans, liquidity levels, capital adequacy, and institutional ownership on profitability. This research was conducted at foreign exchange national private commercial banks listed on the Indonesia Stock Exchange for the 2016-2020 period. The sample in this study were 17 banks which were selected using purposive sampling method. The analytical method in this research is panel data regression analysis which is processed using Eviews 12 software. The results show that Green Banking, non-performing loans, and liquidity levels have no significant effect on bank profitability. Intellectual Capital, capital adequacy, and institutional ownership have a significant effect on bank profitability.

Keywords : *Green Banking, Intellectual Capital, Non Performing Loan, Liquidity, Capital Adequacy, Institutional Ownership, Profitability.*