

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *fee based income*, *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), dan ukuran perusahaan terhadap profitabilitas pada bank umum konvensional yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2020-2024. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi linear berganda terhadap data sekunder yang diperoleh dari laporan keuangan tahunan bank selama periode penelitian. Sampel penelitian ditentukan melalui *purposive sampling* dan menghasilkan 201 data observasi setelah penghapusan data *outlier*. Hasil penelitian menunjukkan bahwa *fee based income* tidak berpengaruh terhadap profitabilitas. Sebaliknya, *Capital Adequacy Ratio* (CAR) dan ukuran perusahaan berpengaruh positif terhadap profitabilitas, yang mengindikasikan bahwa kecukupan modal serta skala aset yang lebih besar mampu meningkatkan kemampuan bank dalam menghasilkan laba. Sementara itu, *Non Performing Loan* (NPL) berpengaruh negatif terhadap profitabilitas, yang menunjukkan bahwa peningkatan risiko kredit dapat menurunkan kemampuan bank dalam menghasilkan laba. Penelitian ini memberikan bukti empiris mengenai faktor-faktor yang memengaruhi profitabilitas pada bank umum konvensional.

Kata Kunci: Profitabilitas, *Fee Based Income*, *Capital Adequacy Ratio*, *Non Performing Loan*, Ukuran Perusahaan.

ABSTRACT

This study aims to examine the effect of fee-based income, Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), and firm size on profitability in conventional commercial banks listed on the Indonesia Stock Exchange (IDX) from 2020 to 2024. This study uses a quantitative approach with multiple linear regression analysis on secondary data obtained from the banks' annual financial reports during the study period. The research sample was determined through purposive sampling and resulted in 201 observations after removing outliers. The results show that fee-based income has no effect on profitability. Conversely, the Capital Adequacy Ratio (CAR) and firm size have a positive effect on profitability, indicating that capital adequacy and a larger asset scale can increase a bank's ability to generate profits. Meanwhile, Non-Performing Loans (NPL) have a negative effect on profitability, indicating that increased credit risk can reduce a bank's ability to generate profits. This study provides empirical evidence regarding the factors influencing profitability in conventional commercial banks.

Keywords: *Profitability, Fee-Based Income, Capital Adequacy Ratio, Non-Performing Loans, Firm Size.*