

ABSTRAK

Venus Ajitiya Pamungkas. 2024. Pengaruh Risk Based Capital, Hasil Investasi, dan Pendapatan Premi Terhadap Profitabilitas. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Diyah Santi Hariyanti, S.E., M.Si., Pembimbing (II) Ibu Liliek Nur Sulistiyowati, S.E., M.M

Penelitian ini berjudul "Pengaruh Risk Based Capital, Hasil Investasi, Pendapatan Premi Terhadap Profitabilitas Perusahaan (Studi Empiris Pada Perusahaan Asuransi Jiwa Yang Terdaftar di Otoritas Jasa Keuangan Periode 2018-2023)". Penelitian bertujuan untuk mengetahui Pengaruh Risk Based Capital, Hasil Investasi, Pendapatan Premi Terhadap Profitabilitas Perusahaan Asuransi Jiwa Pada Tahun 2018-2023. Jenis penelitian yang digunakan adalah kuantitatif, sedangkan software yang digunakan adalah SPSS 20.0. Pengambilan sampel yang digunakan metode purposive sampling dan analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa Hasil Investasi berpengaruh positif dan signifikan terhadap Profitabilitas. Sedangkan *Risk Based Capital* (RBC) dan Pendapatan Premi tidak berpengaruh dan tidak signifikan terhadap profitabilitas. Profitabilitas secara simultan dipengaruhi oleh Risk Based Capital, Hasil Investasi, dan Pendapatan Premi Ketika digabungkan Bersama-sama.

Kata Kunci : Risk Based Capital, Hasil Investasi, Pendapatan Premi, Profitabilitas.

ABSTRACT

Venus Ajitiya Pamungkas. 2024. The Effect of Risk Based Capital, Investment Returns, and Premium Income on Profitability. Thesis. Management Study Program, Faculty of Economics and Business, PGRI Madiun University. Supervisor (I) Dr. Diyah Santi Hariyanti, S.E., M.Si., Supervisor (II) Mrs. Liliek Nur Sulistiyowati, S.E., M.M

This study was entitled "The Effect of Risk Based Capital, Investment Results, Premium Income towards Company Profitability (Empirical Study on Life Insurance Companies Registered with the Financial Services Authority for the Period 2018- 2022)". The study aimed to determine the Effect of Risk Based Capital, Investment Results, Premium Income towards the Profitability of Life Insurance Companies in 2018-2023 period. The type of research used was quantitative, while the software used was SPSS 20. The sampling method used was purposive sampling and multiple linear regression analysis. The results of this study indicate: Investment Results have a positive and significant effect towards Profitability. While Risk Based Capital (RBC) and Premium Income have no effect and are not significant towards profitability. Profitability is simultaneously influenced by Risk Based Capital, Investment Results, and Premium Income when combined together.

Keywords: Risk Based Capital, Investment Results, Premium Income, Profitability.