

# Analisis Perbedaan Faktor-faktor Yang Mempengaruhi Kredit Bank BUMN dan Bank Swasta Nasional di Indonesia Tahun 2003-2008 = Analysis Differences in Factors Affecting the state-owned Bank of Credit and the National Private Bank in Indonesia Year 2003 - 2008

Moh. Putra Agung, author

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## Abstrak

Tesis ini membahas perbedaan faktor-faktor yang mempengaruhi kredit Bank BUMN dan Bank Swasta Nasional di Indonesia pada kurun waktu tahun 2003-2008. Penelitian ini menggunakan analisa deskriptif dan analisa regresi linear berganda dengan variabel dependen kredit Bank BUMN dan Bank Swasta Nasional, variabel independen terdiri dari Suku Bunga Kredit Modal Kerja, Kurs Rupiah, Inflasi, Non Performing Loan (NPL), Indeks Harga Saham Gabungan (IHSG) dan Indeks Produksi Industri (EPI). Hasil penelitian menyatakan variabel independen Kurs, NPL berpengaruh signifikan terhadap perkembangan kredit Bank BUMN, sedangkan pada Bank Swasta Nasional variabel yang signifikan Kurs, NPL dan IPI. Disarankan Bank Indonesia menjaga kestabilan inflasi, mendorong Bank BUMN dan Bank Swasta Nasional untuk meningkatkan intermediasinya ke sektor pertanian atau sektor riil serta meningkatkan pengawasannya kepada Bank BUMN yang rentan terhadap kondisi makroekonomi. IHSG dan IPI secara umum berpengaruh untuk perkembangan kredit untuk itu diharapkan pemerintah mampu menciptakan iklim usaha yang kondusif untuk dunia usaha.

.....This thesis discusses the differences in the factors that affect state-owned Bank of Credit and the National Private Bank in Indonesia in the period of 2003-2008 years. This research using descriptive analysis and linear regression analysis with the dependent variable credit and state-owned Bank National Private Bank, the independent variables consist of Interest Rate Credit Working Capital, Rupiah Exchange Rate, Inflation, Non-Performing Loan (NPL), Joint Stock Price Index (JCI) and Industrial Production Index (IPI). The independent research variables States Exchange, NPL significant influence on the development of state-owned bank credit, while the National Bank Private variables significantly Exchange, NPL and IPI. Bank Indonesia is recommended to maintain stable inflation, encouraging state-owned Bank and National Bank for Private intermediate to improve the agricultural sector or the real sector and to improve supervision of state-owned Bank vulnerable to macroeconomic condition. JCI and the IPI to influence the general development of the credit for the government is expected to create a conducive business climate for the business world.