

Pengaruh struktur kepemilikan bank terhadap modal minimum dan profitabilitas : fakta-fakta dalam bank komersil di Indonesia = Impact of ownership to bank capital adequacy and profitability : empirical study of Indonesia commercial banks

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Abstrak

Penelitian ini bertujuan untuk menganalisa hubungan antara struktur kepemilikan bank terhadap permodalan dan tingkat profitabilitas. Sesuai peraturan Bank Indonesia ada 5 bentuk kepemilikan Bank, yaitu; Bank Pemerintah (State Owned Government Bank), Bank Pembangunan Daerah (Regional Development Bank), Bank Campuran (Joint Venture Bank), Bank Asing (Foreign Bank), Bank Swasta Devisa dan Non Devisa (Foreign exchange and Non-Foreign Exchange Bank). Data yang digunakan berupa data per semester yang diambil dari Laporan Publikasi Triwulanan Bank Indonesia, data diambil setiap bulan Juni dan Desember. Periode Penelitian adalah Tahun 2004-2010. Variabel permodalan yang digunakan adalah CAR sedangkan Variabel profitabilitas adalah ROE dan ROA.

Penelitian ini menemukan bahwa tingkat kepemilikan pemerintah pada Bank dengan hak pengendalian yang kuat mempengaruhi kinerja bank dalam hal profitabilitas. Tingkat profitabilitas Bank Pembangunan Daerah adalah yang terbaik dibandingkan jenis bank lain, diikuti oleh Bank Pemerintah. Namun terkait dengan stabilitas modal, bank yang dimiliki asing dan usaha patungan memiliki keunggulan permodalan. Ukuran bank asing berkorelasi negatif dengan modal. Bank Asing dan Bank Campuran memiliki CAR yang tinggi menunjukkan komitmen bank asing untuk menjaga stabilitas.

.....This study aims to analyze the relationship between the ownership structure of banks to capital adequacy and the level of profitability. According to Bank Indonesia there are 5 forms of Bank ownership, namely Bank Pemerintah (State Owned Bank), Regional Development Bank (Bank Pembangunan Daerah), Joint Venture Bank (Bank Campuran), Foreign Owned Banks (Bank Asing), Foreign Exchange and Non Foreign Exchange Bank (Bank Swasta Devisa dan Non Devisa). The data used in the form of data per semester are taken from the Quarterly Published Financial Report from Bank Indonesia publications, collected every June and December. The study period was from 2004-2010. CAR used for capital adequacy variable while the profitability variable were ROE and ROA.

This research found bank with concentrated government ownership and strong controlling right was having good profitability performance in terms of ROA and ROE. However related to capital stability, foreign owned and joint venture banks are highly capitalized. It is shown that since the foreign bank branch in Indonesia has rather smaller asset compare to its head office, the branch is over capitalized. The fact that it has high CAR also shows the foreign bank commitment to maintain the stability.