

Pengaruh indikator non keuangan dan keuangan terhadap profitabilitas bank umum konvensional di Indonesia = The effect of non financial and financial indicators on profitability of conventional banks in Indonesia / Patricia Hendrawirawan

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Abstrak

Penelitian ini bertujuan untuk menguji pengaruh indikator non keuangan yaitu jumlah cabang, layanan electronic banking serta pangsa pasar/market share dan indikator keuangan yaitu: Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Biaya Operasional dan Pendapatan Operasional (BOPO), Net Interest Margin (NIM) dan Non Performing Loan (NPL) terhadap Return On Asset (ROA) sebagai proksi dari kinerja keuangan perusahaan perbankan umum konvensional yang tercatat di Bank Indonesia periode 2007 hingga 2011. Data utama yang digunakan dalam penelitian ini diperoleh dari Laporan Keuangan Publikasi Triwulanan Perusahaan Perbankan yang tercatat di Bank Indonesia periode Desember 2007 hingga Desember 2011. Pengujian hipotesis dilakukan dengan menggunakan model regresi berganda, serta ukuran sampel dengan jumlah perusahaan observasi sebanyak 538 selama tahun 2007-2011.

Hasil penelitian menunjukkan bahwa indikator non keuangan yang diwakili oleh variabel jumlah cabang dan market share berpengaruh negatif dan signifikan terhadap ROA. Variabel electronic banking berpengaruh tidak signifikan terhadap ROA. Untuk indikator keuangan, variabel CAR dan NIM berpengaruh positif dan signifikan terhadap ROA, sementara variabel BOPO berpengaruh negatif dan signifikan terhadap ROA. Variabel LDR dan NPL menunjukkan pengaruh tidak signifikan terhadap ROA.

<hr>The objective of this research is to analyze the effect of non-financial indicators, namely the number of branches, electronic banking services as well as market share and financial indicators, namely Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), Operating Expenses and Operating Income (BOPO), Net Interest Margin (NIM) and Non-Performing Loan (NPL) on Return On Assets (ROA) as a proxy of conventional bank financial performances that registered in Bank Indonesia for period 2007 to 2011. The main data used in this research were generated from the Bank Publication of Quarterly Financial Statements that recorded in Bank Indonesia from December 2007 to December 2011. Hypothesis testing is done by using multiple regression models, with 538 number of observed banks during 2007 to 2011.

The results showed that non-financial indicators that represented by number of branches and market share have negative and significant influence to ROA. Variable electronic banking showed a weak influence on ROA. In other side, financial indicators that represented by variable CAR and NIM have positive and significant influence on ROA, while the BOPO variable have negatif and significant influence to ROA. Variable LDR and NPL showed not significant influence ROA.