

Analisis faktor–faktor yang mempengaruhi loan to deposit ratio sebagai likuiditas perbankan : studi kasus pada Bank Umum di Indonesia periode 2006-2010 = Analysis of factors that influence loan to deposit ratio as bank's liquidity : a case study on Commercial Banks in Indonesia period 2006-2010

Gladys Rosadaria, author

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Abstrak

Penelitian ini bertujuan untuk meneliti pengaruh dari Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Earning Per Share (EPS), Price Earning Ratio (PER), inflasi dan exchange rate terhadap Loan to Deposit Ratio (LDR) sebagai likuiditas perbankan. Penelitian ini bermanfaat untuk memberikan gambaran kemampuan rasio kinerja bank dalam mempengaruhi likuiditas perbankan serta memberikan perhatian terhadap likuiditas bagi industri perbankan agar kebutuhan-kebutuhan jangka pendek juga dapat terpenuhi. Hasil penelitian menunjukkan bahwa jika pengujian tanpa menggunakan sampel yang bersifat outlier, NIM memiliki pengaruh positif signifikan dan EPS negatif signifikan terhadap LDR. Namun jika pengujian menggunakan sampel outlier, CAR berubah menjadi negatif signifikan terhadap LDR serta kelayakan model penelitian menjadi berkurang.

.....The purpose of this study is to examine the effect of Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Net Interest Margin (NIM), Earning Per Share (EPS), Price Earning Ratio (PER), inflation and exchange rate towards Loan to Deposit ratio (LDR) as the banking liquidity. The benefit of this study is to illustrate the ability of bank performance ratios affecting banking liquidity and to give attention to the liquidity of bank industry so that short-term needs can also be met. The results showed that if the test without using samples that are outliers, NIM has a significant positive effect and significant negative EPS towards LDR. If the test using sample outliers, CAR turned into a significant negative to LDR and feasibility of the research model is reduced.