

Analisis pengaruh perbedaan perhitungan kualitas kredit terhadap profitabilitas Bank di Indonesia periode 2003-2011 = The impact analysis of different loan quality measurement method to profitability of Banks in Indonesia period 2003-2011

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Abstrak

Penelitian ini bertujuan untuk mengetahui apakah perbedaan metode perhitungan kualitas kredit berpengaruh terhadap profitabilitas bank di Indonesia. Indikator Profitabilitas yang digunakan adalah Return On Asset (ROA) dan Return On Equity (ROE) sedangkan kualitas kredit dibedakan berdasarkan empat metode, yaitu 1) rasio Non-Performing Loan, 2) rasio NPL dengan kredit restrukturisasi kualitas Lancar dan Dalam Perhatian Khusus, 3) rasio NPL yang memperhitungkan hapus buku, dan 4) rasio NPL ditambah kredit restrukturisasi kualitas Lancar dan Dalam Perhatian Khusus dan hapus buku. Penelitian ini menggunakan analisis data panel model fixed effect.

Hasil penelitian ini menemukan bahwa perbedaan perhitungan kualitas kredit yang berbeda memiliki pengaruh signifikan secara statistic pada ROA, kecuali untuk metode kedua. Selain itu, variable penjelas yang memiliki pengaruh signifikan secara statistic pada ROA adalah gearing ratio, ukuran aset dan ROA periode sebelumnya. Selanjutnya, perbedaan perhitungan kualitas kredit juga memiliki dampak yang signifikan terhadap ROE dengan pengecualian untuk metode ketiga. Rasio kecukupan modal (CAR) dan ROE periode sebelumnya adalah variabel independen lain yang menunjukkan pengaruh yang signifikan terhadap profitabilitas ROE. Namun, untuk kasus model ROE dengan perhitungan kualitas kredit metode ketiga menyebabkan gearing ratio menjadi signifikan secara statistik.

.....This study aims at examining whether different calculation methods in credit quality have influenced the profitability of the banking businesses in Indonesia. While we used return on asset (ROA) and return on equity (ROE) as profitability indicators, we differentiated the credit quality based on the way we treated the bad loans in the calculation of the non-performing loan (NPL) ratio. We thus have four approaches, namely 1) common NPL ratio, 2) NPL ratio which included the credits with current and special mention collectability resulted from debt restructuring programs as bad loans, 3) NPL ratio which took into account the bad loans that have been written off, and 4) NPL ratio which combined the second and the third methods.

Following panel data procedures of analysis, we found that different NPL ratios have statistically significant effect on profitability, ROA, except for the second method of NPL ratio. Besides, other explanatory variables that have statistically significant influence on the ROA are gearing ratio, the size of the assets and the previous period of ROA itself. Furthermore, the various NPL ratios have also significant impact on ROE profitability with the exception for the third methods. Capital adequacy ratio (CAR) and the first lag of ROE are the other independent variables that showed significant effect on ROE profitability. However, for the case of the ROE model with the third NPL ratio method, gearing ratio is found to be negative and statistically significant.