

Analisis CAR, NPL, status kepemilikan dan kapitalisasi Bank terhadap roa Bank di Indonesia tahun 2004 dengan menggunakan metode general linear model (GLM)

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Abstrak

Penelitian ini bertujuan untuk mengetahui (1) perbedaan Return on Assets (ROA), Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL) antar status kepemilikan, tingkat kapitalisasi dan antar status kepemilikan untuk tiap tingkat kapitalisasi; (2) perbedaan pengaruh Capital Adequacy Ratio (CAR) dan Non-Performing Loan (NPL) terhadap Return on Assets (ROA) antar status kepemilikan, tingkat kapitalisasi dan antar status kepemilikan untuk tiap tingkat kapitalisasi. Penelitian ini dilakukan terhadap 132 bank di Indonesia dengan data cross section tahun 2004. Metode yang digunakan untuk menguji dan menganalisis data adalah General Linear Model (GLM) yang terdiri dari Multivariate Tests dan Univariate Tests.

Pengujian dilakukan dengan menggunakan Bank Pemerintah (BUMN) dan tingkat kapitalisasi kurang dari Rp 100M sebagai pembandingan.

Hasil penelitian menunjukkan bahwa (1) ada perbedaan Return on Assets (ROA), Capital Adequacy Ratio (CAR) dan Non-Performing Loan (NPL) antar status kepemilikan, tingkat kapitalisasi dan antar status kepemilikan untuk tiap tingkat kapitalisasi; (2) ada perbedaan pengaruh Capital Adequacy Ratio (CAR) dan Non-Performing Loan (NPL) terhadap Return on Assets (ROA) antar status kepemilikan, tingkat kapitalisasi dan antar status kepemilikan untuk tiap tingkat kapitalisasi kecuali untuk bank swasta nasional devisa yang berkapitalisasi kurang dari Rp 100M dan antara Rp 100M sampai 10T.

.....This research is to know (1) the differences between Return on Assets (ROA), Capital Adequacy Ratio (CAR), Non Performing Loan (NPL) among ownership status, capitalize and between ownership status for every level of capitalize. (2) the differences between Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) to Return on Assets (ROA) among ownership status.. capitalize level and among ownership status for every level of capitalize. This research is made to 132 banks in Indonesia with cross section data of years 2004. The method that been used to test and analyse the data is General Lineae Model (GLM) which consist of Multivariate test and Univariate test. The test is made by using government Bank (BUMN) and capitalize level less than Rp 100M as a comparison.

For the result, it shows that (1) there are differences between Return on Assets (ROA), Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) among ownership status, capitalize level and between ownership status for every level of capitalize. (2) there are differences influence between Capital Adequacy Ratio (CAR) and Non Performing Loan (NPL) to Return on Assets (ROA) among ownership status, capitalize level and between ownership status for every level of capitalize, except for private national bank which capitalize. less than Rp 100M and between Rp 100M till 10T.