

## Pengaruh kepemilikan asing dan karakteristik negara asal terhadap profitability bank di Indonesia periode 2007-2011 = The impact of foreign ownership and home country characteristic toward profitability of Indonesian bank in 2007-2011

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### Abstrak

Penelitian ini bertujuan untuk menganalisa pengaruh kepemilikan asing, karakteristik negara asal, dan variabel karakteristik bank terhadap Profitability bank di Indonesia periode 2007-2011. Variabel karakteristik bank terdiri dari share, loan, leverage, ROA volatility, loan growth, deposit, dan age. Dengan menggunakan sampel bank umum yang ada di Indonesia periode 2007-2011, penelitian ini menggunakan metode regresi panel. Ternyata penelitian ini tidak menemukan adanya pengaruh kepemilikan asing dan karakteristik negara asal terhadap profitability bank pada sektor perbankan Indonesia. Akan tetapi, penelitian ini menemukan adanya pengaruh variabel leverage, ROA volatility, loan growth, dan deposit terhadap variabel profitability bank asing di Indonesia. Sedangkan, hanya variabel Leverage, ROA Volatility, dan Loan Growth yang memiliki pengaruh terhadap variabel profitability bank domestik di Indonesia.

.....This study aims to examine the impact of foreign ownership, home country characteristic, and bank characteristic's variables toward Indonesian Bank's profitability. Bank characteristic variable consist of share, loan, leverage, ROA volatility, loan growth, deposit, and age. By using Indonesian commercial bank from 2007-2011 as a sample, this study is using panel regression method. It turns out, foreign ownership and home country characteristic don't influence Indonesia Bank's profitability. However, this study finds the influence of leverage, ROA volatility, loan growth, and deposit with foreign bank profitability in Indonesia. While, only leverage, ROA volatility, and loan growth have influence with domestic bank profitability in Indonesia.