

Laba bersih per kredit serta pengaruhnya terhadap pertumbuhan kredit di Indonesia pada periode tahun 2007-2011 = Net income per loan and its effect towards loan growth in Indonesia in the 2007-2011 period

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Abstrak

Penelitian ini bertujuan untuk menganalisa perbedaan pertumbuhan kredit pada Bank Umum dan Bank Perkreditan Rakyat (BPR) di Indonesia. Terdapat dua model, model pertama menggunakan variabel independen Laba Bersih per Kredit, Liquidity, Capitalization, Size, State Loan Growth dan Loan Quality. Sedangkan model kedua menggunakan variabel independen Laba Bersih per Kredit Periode Sebelumnya, Liquidity, Capitalization, Size, State Loan Growth dan Loan Quality. Penelitian ini menggunakan metode regresi data panel.

Hasil dari penelitian ini menunjukkan bahwa variabel Laba Bersih per Kredit berpengaruh negatif dan signifikan pada Bank Umum, dan tidak signifikan pada BPR. Sebaliknya, variabel Laba Bersih per Kredit Periode Sebelumnya memiliki pengaruh negatif dan signifikan pada BPR, dan tidak signifikan pada Bank Umum.

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This study aims to analyze the differences of loan growth among Commercial Banks and Rural Banks in Indonesia. There are two models, the first one uses Net Income per Loan, Liquidity, Capitalization, Size, State Loan Growth and Loan Quality as its independent variables. The second uses Lagged Net Income per Loan, Liquidity, Capitalization, Size, State Loan Growth and Loan Quality as its independent variables. This study employs panel data regression.

The results of this study indicate that there is a negative and significant effect on Net Income per Loan to Loan Growth in Commercial Banks, while in Rural Banks, the effect is not significant. On the contrary, the results show that there is a negative and significant effect on Lagged Net Income per Loan to Loan Growth in Rural Banks, while in Commercial Banks, the effect is not significant.