

Analisis pengaruh manajemen risiko likuiditas terhadap aset likuid pinjaman dan credit line perbankan di Indonesia = Analysis of the impact of liquidity risk management towards liquid assets loans and credit line of banking in Indonesia

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Abstrak

Penelitian ini menginvestigasi pengaruh faktor-faktor pendorong utama Manajemen Risiko Likuiditas (MRL), yaitu aset tak likuid, core deposit, modal ekuitas, dan komitmen pinjaman perbankan di Indonesia terhadap aset likuid, pinjaman, dan credit line yang merupakan proksi untuk mengukur likuiditas perbankan dengan menggunakan kontrol ukuran bank. Penelitian ini mengambil sampel 99 bank umum di Indonesia pada periode 2006 - 2011 dan menggunakan metode Ordinary Least Square dalam pengestimasiannya. Dengan adanya krisis keuangan global pada akhir tahun 2008 dan awal tahun 2009, penelitian ini menjelaskan dua hasil, yaitu hasil pada kondisi normal dan krisis. Aset tak likuid mempengaruhi aset likuid pada saat normal dan krisis, serta pinjaman bank pada saat normal. Core deposit mempengaruhi aset likuid bank dan pinjaman pada saat normal dan krisis, serta credit line pada saat normal. Modal mempengaruhi aset likuid pada saat normal, pinjaman dan credit line pada saat normal dan krisis. Komitmen pinjaman mempengaruhi pinjaman pada saat krisis dan credit line pada saat normal dan krisis. Bank besar cenderung memiliki aset likuid terbatas dan memberikan pinjaman dan credit line pada saat normal, tetapi cenderung mengurangi pinjaman dan meningkatkan liquid buffer pada saat krisis.

.....This research investigates the impact of four key drivers of Liquidity Risk Management, which are illiquid assets, core deposits, equity capital, and loan commitments of banking in Indonesia towards liquid assets, loans, and credit line as proxies for bank liquidity measurement with bank size as control. Using 99 samples of commercial bank in Indonesia within 2006 - 2011 and also using Ordinary Least Square method for estimating, this research results some conclusions. Since there is global financial crisis in the last quarter of 2008 and the first quarter of 2009, this research generates two results, which are in normal and crisis condition. Illiquid asset affects liquid asset in normal and crisis condition and loan in normal condition. Core deposit affects liquid asset and loan in normal and crisis condition, and also credit line only in normal condition. Equity capital affects liquid asset in normal condition, loan and credit line in normal and crisis condition. Loan commitment affects loan in crisis condition and credit line in normal and crisis condition. Large bank tends to hold liquid asset in small amount and gives loan and credit line more relative to other banks in normal condition, but tends to reduce loan and increase liquid buffer in crisis condition.