

## Analisis pengaruh penerapan internet banking terhadap kinerja perbankan di Indonesia = Analysis of the impact of application of internet banking to banks' performance in Indonesia

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### Abstrak

[<b>ABSTRAK</b><br>

Tujuan dari penelitian ini adalah untuk melihat pengaruh dari penerapan internet banking terhadap kinerja bank. Sampel penelitian terdiri dari 83 bank yang ada di Indonesia dari 5 kategori dari tahun 2007 sampai dengan tahun 2010. Pengujian data dilakukan dengan metode univariate dan multivariate. Metode univariate membandingkan bank dari aspek aset bank, profitabilitas, efisiensi operasi, pola pembiayaan, kredit, dan diversifikasi kualitas aset dan pembiayaan

eksternal. Untuk analisis multivariate, yang digunakan sebagai proksi

profitabilitas adalah ROA dan ROE, sedangkan risiko kredit adalah NPA. Hasil penelitian univariate menunjukkan, bank dengan internet banking lebih baik kinerjanya dibandingkan dengan bank tanpa internet banking. sementara itu, hasil penelitian multivariate menunjukkan bahwa penerapan internet banking, tidak berpengaruh positif dan signifikan terhadap ROA. Penerapan internet banking juga memberikan dampak positif terhadap ROE walaupun secara tidak signifikan. Dalam masalah risiko kredit, adopsi internet banking dinilai mampu menurunkan risiko kredit, dengan pengaruh negatif akan tetapi tidak signifikan.

<b>ABSTRAK</b><br>

The purpose of this study was to see the impact of the adoption of internet banking on banks' performance. Study sample consisted of 83 banks in Indonesia from 5 categories from 2007 until 2010. The test of data was univariate and multivariate methods. Univariate method compares the banks' aspects of bank assets, profitability, operating efficiency, the financing pattern, credit, and the diversification, asset quality and external financing. For multivariate analysis, which is used as a proxy for profitability are ROA and ROE, while credit risk is

the NPA. The results of univariate study showed that banks with internet banking has better performances than banks without internet banking. Meanwhile, the multivariates' results indicate that the application of internet banking has positive

but not significant impact on ROA. Application of internet banking also has positive impact on ROE but not significant. On the issue of credit risk, the adoption of internet banking can reduce credit risk assessed, with insignificant negative effect., The purpose of this study was to see the impact of the adoption of internet

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