

Pengaruh kepemilikan asing pada industri perbankan karakteristik bank dan suku bunga terhadap ketersediaan kredit di Indonesia = The influence of bank foreign ownership bank bank characteristic and lending rate on credit supply in Indonesia / Hanifah Ramadhani

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Abstrak

[Adanya akuisisi ataupun merger oleh bank asing dapat mempengaruhi kinerja dari bank tersebut, bank asing dinilai memiliki kinerja yang lebih baik sehingga kredit yang disalurkan lebih tinggi. Selain itu bank asing juga dianggap memiliki backup dari parent bank. Namun bank asing dinilai lebih sensitif terhadap kondisi ekonomi host country, sehingga kredit yang diberikan kurang stabil dibandingkan dengan bank lokal. Tujuan dari dilakukannya penelitian ini adalah untuk mengetahui bagaimana pengaruh adanya kepemilikan asing pada perbankan terhadap penyaluran kredit bank di Indonesia. Jenis bank yang digunakan dalam penelitian ini adalah seluruh bank umum konvensional yaitu bank asing, bank campuran, bank persero, BUSN devisa, BUSN nondevisa, dan BPD. Variabel-variabel yang digunakan dalam penelitian ini adalah jumlah kredit yang diberikan oleh bank per tahun sebagai variabel independen, struktur kepemilikan yang terdiri dari asing dan lokal sebagai variabel independen, karakteristik bank, suku bunga kredit rata-rata, dan BI rate sebagai variabel kontrol. Data-data yang diperlukan dalam penelitian diperoleh dari laporan keuangan tahunan masing-masing bank, website Bank Indonesia, dan website Badan Pusat Statistik. Metode analisis yang digunakan dalam penelitian ini adalah panel data analysis menggunakan model pooled least square dengan cross section weight. Hasil yang dapat disimpulkan dari penelitian ini adalah bahwa kredit yang disalurkan oleh bank asing lebih tinggi dibandingkan dengan lokal, tetapi tidak ada perbedaan perilaku antara bank asing yang melakukan greenfield dengan yang melakukan takeover. Selain itu, faktor lain yaitu karakteristik bank dan kondisi ekonomi juga mempengaruhi ketersediaan kredit bank.

.....Many researches show that foreign ownership of banks influence their performance, thus it give impact to their supply of credit. Foreign banks tends to have better performance than local banks, as a result, they tend to have higher credit supply than local banks. In addition, foreign subsidiary banks in host country also have backup from their parent banks in home country. However, many researchers believe that foreign banks are sensitive to the economic condition of host country; therefore, foreign bank credit supply is less stable than local bank. The aim of this research is to gain a banking profile, whether the foreign ownership of banks have an impact to their credit supply or not. This research studies about conventional banks in Indonesia which are Bank Asing, Bank Campuran, Bank Persero, BUSN Devisa, BUSN Nondevisa, and BPD.

Variables that use in this research are amount of credit as a dependent variable, ownership structure which is foreign bank and local bank as an independent variable, and bank characteristic, lending rate, and BI rate as control variables. The data are taken from bank financial annual report, Bank Indonesia website, and BPS website. The research use panel data analysis as an estimation method in pooled least square model with cross section weight. The analysis result shows that foreign ownership bank give higher credit supply than

local bank, but there isn't any difference in attitude between greenfield bank and takeover bank. Furthermore, beside the ownership structure, bank characteristic and economic condition in host country which is Indonesia, affect the foreign bank supply of credit. Many researches show that foreign ownership of banks influence their performance, thus it give impact to their supply of credit. Foreign banks tends to have better performance than local banks, as a result, they tend to have higher credit supply than local banks. In addition, foreign subsidiary banks in host country also have backup from their parent banks in home country. However, many researchers believe that foreign banks are sensitive to the economic condition of host country; therefore, foreign bank credit supply is less stable than local bank. The aim of this research is to gain a banking profile, whether the foreign ownership of banks have an impact to their credit supply or not. This research studies about conventional banks in Indonesia which are Bank Asing, Bank Campuran, Bank Persero, BUSN Devisa, BUSN Nondevisa, and BPD. Variables that use in this research are amount of credit as a dependent variable, ownership structure which is foreign bank and local bank as an independent variable, and bank characteristic, lending rate, and BI rate as control variables. The data are taken from bank financial annual report, Bank Indonesia website, and BPS website. The research use panel data analysis as an estimation method in pooled least square model with cross section weight. The analysis result shows that foreign ownership bank give higher credit supply than local bank, but there isn't any difference in attitude between greenfield bank and takeover bank. Furthermore, beside the ownership structure, bank characteristic and economic condition in host country which is Indonesia, affect the foreign bank supply of credit.; Many researches show that foreign ownership of banks influence their performance, thus it give impact to their supply of credit. Foreign banks tends to have better performance than local banks, as a result, they tend to have higher credit supply than local banks. In addition, foreign subsidiary banks in host country also have backup from their parent banks in home country. However, many researchers believe that foreign banks are sensitive to the economic condition of host country; therefore, foreign bank credit supply is less stable than local bank. The aim of this research is to gain a banking profile, whether the foreign ownership of banks have an impact to their credit supply or not. This research studies about conventional banks in Indonesia which are Bank Asing, Bank Campuran, Bank Persero, BUSN Devisa, BUSN Nondevisa, and BPD. Variables that use in this research are amount of credit as a dependent variable, ownership structure which is foreign bank and local bank as an independent variable, and bank characteristic, lending rate, and BI rate as control variables. The data are taken from bank financial annual report, Bank Indonesia website, and BPS website. The research use panel data analysis as an estimation method in pooled least square model with cross section weight. The analysis result shows that foreign ownership bank give higher credit supply than local bank, but there isn't any difference in attitude between greenfield bank and takeover bank. Furthermore, beside the ownership structure, bank characteristic and economic condition in host country which is Indonesia, affect the foreign bank supply of credit., Many researches show that foreign ownership of banks influence their performance, thus it give impact to their supply of credit. Foreign banks tends to have better performance than local banks, as a result, they tend to have higher credit supply than local banks. In addition, foreign subsidiary banks in host country also have backup from their parent banks in home country. However,

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