

Determinan profitabilitas dan produktivitas bank umum di Indonesia (studi pada bank umum yang terdaftar di bursa efek Indonesia periode 2008-2012) = Determinant of commercial bank profitability and productivity in indonesia (study of commercial bank listed in the Indonesia stock exchange in 2008-2012)

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh dari variabel-variabel yang mewakili determinan spesifik bank (asset size, capital adequacy, asset quality, credit risk, deposit dan non-interest income) dan makroekonomi (economic activity, inflation, dan interest rate) terhadap profitabilitas (return on asset dan return on equity) dan produktivitas (Malmquist index) pada bank umum yang terdaftar di Bursa Efek Indonesia tahun 2008-2012. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan regresi data panel.

Hasil penelitian menunjukkan bahwa untuk pengukuran dengan return on asset, determinan profitabilitas yang memiliki pengaruh signifikan terhadap profitabilitas adalah asset size, credit risk, non-interest income, dan economic activity. Pada pengukuran dengan return on equity, determinan yang memiliki pengaruh signifikan terhadap profitabilitas adalah asset size, credit risk, dan economic activity. Sedangkan pada pengukuran dengan Malmquist index, determinan yang memiliki pengaruh signifikan terhadap produktivitas adalah deposit, non-interest income, economic activity, inflation, dan interest rate.

.....This research aims to analyze the effect of variables that representing bank-specific determinants (asset size, capital adequacy, asset quality, credit risk, deposit and non-interest income) and macro economy (economic activity, inflation, and interest rate) towards profitability (return on asset and return on equity) and productivity (Malmquist index) of commercial bank listed in the Indonesia Stock Exchange in 2008-2012. This research is a quantitative research and utilizes panel regression method in the process.

The results indicates that for return on asset measures, determinants that have significant effect towards profitability were asset size, credit risk, non-interest income, and economic activity. Return on equity measurement shows that determinants that have significant effect towards profitability were asset size, credit risk, and economic activity. Whereas on Malmquist index measurement, determinants that have significant effect towards productivity were deposit, non-interest income, economic activity, inflation, and interest rate.