

Analisis pengaruh loan to deposit ratio terhadap aktivitas off balance sheet serta pengaruh aktivitas off balance sheet terhadap profitabilitas bank umum konvensional di Indonesia periode TH 2005-2013 =
Analysis of the effect of loan to deposit ratio on off balance sheet activities and the effect of off balance sheet activities on profitability of Indonesian conventional commercial banks year 2000-2013

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Abstrak

Tesis ini bertujuan untuk menganalisis hubungan antara rasio kredit terhadap dana pihak ketiga atau Loan to Deposit Ratio (LDR) dan beberapa variabel lainnya seperti Net Interest Margin (NIM) dan Non Performing Loan (NPL) terhadap aktivitas off-balance sheet yang dilakukan oleh bank umum di Indonesia. Selain itu, tesis ini juga menganalisis hubungan antara aktivitas off-balance sheet beserta beberapa variabel lainnya seperti Net Interest Margin (NIM), Capital Adequacy Ratio (CAR) dan Non performing Loan (NPL) terhadap profitabilitas bank umum yang diwakili oleh variabel Return on Asset (ROA).

Penelitian dilakukan dengan menggunakan metode regresi linier berganda dan metode estimasi Ordinary Least Squares (OLS), menggunakan data time series kuartalan dari kuartal I/2005 sampai dengan kuartal IV/2013. Pada model pertama, LDR terbukti berpengaruh positif terhadap aktivitas off-balance sheet. Di samping itu, NPL juga terbukti berpengaruh negatif, sementara NIM tidak memiliki pengaruh terhadap aktivitas off-balance sheet. Pada model yang kedua, seluruh variabel yang diuji terbukti memiliki pengaruh yang signifikan, dimana aktivitas off-balance sheet, NIM dan CAR memiliki pengaruh positif, sedangkan NPL memiliki pengaruh negatif terhadap profitabilitas bank.

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This study aims to analyze the effect of Loan to Deposit Ratio (LDR) and other variables such as Net Interest Margin (NIM) and Non Performing Loan (NPL) on off-balance sheet activities of Indonesian commercial banks. It also analyzes the effect of off-balance sheet activities and other variables like Net Interest Margin (NIM), Capital Adequacy Ratio (CAR) and Non performing Loan (NPL) on the banks profitability, which is measured by Return on Asset (ROA).

The research is done using Multiple Linear Regression and Ordinary Least Squares (OLS) method. The data used in this study is quarterly time series data from Q I/2005 to Q IV/2013. In the first model, the result shows that LDR has a positive effect, where NPL has a negative effect, and NIM has no significant effect on off-balance sheet activities. In the second model, the result shows that all of the variables used have significant effect on profitability, where off-balance sheet activities, NIM and CAR have positive effect, while NPL has negative effect.