

Pengaruh tingkat kesehatan bank terhadap penghimpunan dana pihak ketiga = The impact of bank soundness level to third party fund

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Abstrak

Tesis ini berupaya menguji seberapa besar pengaruh tingkat kesehatan bank terhadap penghimpunan dana pihak ketiga. Data sample yang digunakan adalah laporan keuangan 30 bank go public yang terdaftar di Bursa Efek Indonesia selama tahun 2011 ? 2013. Parameter yang digunakan dalam tingkat kesehatan bank adalah rasio KPMM (Kewajiban Penyediaan Modal Minimum) atau lebih dikenal dengan rasio CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROA (Return on Assets), ROE (Return on Equity), NIM (Net Interest Margin), LDR (Loan to Deposit Ratio), dan rasio BOPO (Beban Operasional terhadap Pendapatan Operasional). Hasil penelitian menunjukkan bahwa berbagai rasio di atas secara bersama-sama memiliki pengaruh terhadap penghimpunan dana pihak ketiga. Hasil penelitian juga menunjukkan bahwa rasio KPMM, ROA, ROE, NIM dan BOPO secara individual memiliki pengaruh terhadap penghimpunan dana pihak ketiga.

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The thesis is trying to assess how much the significance of the bank soundness level has the impact to third party fund garnering. The data sample used in the research was published financial report of 30 go public banks listed in Indonesia Stock Exchange during 2011-2013. Parameter used in the bank soundness level are CAR (Capital Adequacy Ratio), NPL (Non Performing Loan), ROA (Return on Assets), ROE (Return on Equity), NIM (Net Interest Margin), LDR (Loan to Deposit Ratio), dan Operating Expense to Operating Income ratio. The research indicates that all the above ratios together have significant impact on third party fund. The research also indicate that CAR, ROA, ROE, NIM and Operating Expense to Operating Income ratio have the individual impact on third party fund.