

Pengaruh kegiatan non tradisional bank terhadap profitabilitas dan risiko pada bank umum di Indonesia = Effect of non traditional bank activity on profitability and risk of commercial bank in Indonesia

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh dari kegiatan non tradisional bank terhadap profitabilitas dan risiko pada bank umum di Indonesia pada periode 2006 – 2013. Kegiatan non tradisional bank diduga dapat mempengaruhi profitabilitas dan risiko dengan adanya kontrol dari faktor lainnya yaitu faktor internal (capital adequacy ratio, loan to asset, non performing loan), faktor eksternal (HHI Index) dan faktor makroekonomi (pertumbuhan GDP dan Inflasi). Estimasi model dilakukan dengan menggunakan regresi panel Fixed Effect Model. Kegiatan non tradisional diduga memiliki pengaruh positif terhadap profitabilitas dan negatif untuk risiko bank, namun penelitian ini menunjukkan hasil yang berbeda untuk profitabilitas, sementara pengaruhnya terhadap risiko menunjukkan hasil yang sesuai dengan prediksi.

.....The aim of this study is to analyze the effect of non traditional bank activity on profitability and risk of commercial bank in Indonesia during 2006 – 2013. Non traditional bank activity affects the profitability and risk with other control variable such as internal factor (capital adequacy ratio, loan to asset, non performing loan), external factor (HHI Index) and macroeconomic factor (growth of GDP and inflation). The fixed effect model of panel regression is employed in the model estimation. Non traditional bank activity shows positive effect on profitability and negative effect on risk. However, it shows different result for bank profitability, while its effect on bank risk display the same result as predicted.