

Pengaruh Struktur Kepemilikan Bank terhadap Pola Pemberian Kredit Bank di Indonesia pada Periode 2004-2009 = The Impact of Bank Ownership Toward Lending Pattern of Indonesian Banking During 2004-2009

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk menganalisa pengaruh perbedaan struktur kepemilikan bank terhadap pertumbuhan kredit pertahun terutama pada periode krisis 2008-2009 dengan dikontrol oleh karakteristik bank (ukuran, likuiditas, kapitalisasi, profitabilitas, dan struktur pendanaan). Penelitian ini menggunakan metode regresi data panel. Hasil penelitian menunjukkan bahwa, pada saat krisis, bank asing cenderung mengurangi kredit mereka lebih banyak dibanding bank pemerintah dan bank swasta nasional. Sedangkan bank, pada saat krisis, pemerintah menambah (atau mengurangi lebih sedikit) dibandingkan bank asing dan bank swasta domestik.

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ABSTRACT

This study aims to analyze the impact of bank ownership structure towards lending growth especially in crisis period 2008-2009 with bank characteristics (size, liquidity, capital, profitability, and funding structure) as control variables. This study use panel data regression method. The result show that, in time of crisis, foreign bank decreasing their lending more than private domestic bank and government bank. In contrast, in time of crisis, government bank increase (or cut it less) their lending compare to foreign banks and private domestic banks.

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