

Analisis pengaruh struktur modal keuangan dan bentuk status hukum terhadap kinerja Badan Perkreditan Rakyat (BPR) di Indonesia =
Analysist the effect of capital structure and legal status on performance rural banks (BPR) in Indonesia / Raden Iman Hendrawan

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Abstrak

[ABSTRAK

Penelitian ini menggunakan unbalanced data panel Bank Perkreditan Rakyat untuk periode sampel 2008-2012, penelitian ini menganalisis hubungan struktur modal keuangan (leverage keuangan dan modal), skala operasi (kredit yang diberikan), bentuk badan hukum dan krisis keuangan global terhadap kinerja Bank Perkreditan Rakyat. Menggunakan model random effect, penelitian ini menemukan bahwa leverage keuangan berpengaruh negatif terhadap profitabilitas Bank Perkreditan Rakyat di Indonesia. Kewajiban penyediaan modal minimum (KPM) memberikan pengaruh positif dan signifikan terhadap kinerja Bank Perkreditan Rakyat. Penelitian ini juga memberikan bukti bahwa kredit yang diberikan kepada pihak terkait berpengaruh negatif terhadap profitabilitas dan keberlanjutan Bank Perkreditan Rakyat. Selain itu, Bank Perkreditan Rakyat berbadan hukum koperasi memiliki kinerja keuangan yang paling baik dibanding Bank Perkreditan Rakyat berbadan hukum lain. Variabel makroekonomi krisis keuangan global yang dimasukkan dalam penelitian ini memberikan pengaruh negatif terhadap kinerja Bank Perkreditan Rakyat di Indonesia.

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ABSTRACT

This study uses unbalanced panel data Rural Bank for the sample period 2008-2012, this study analyzed the relationship of financial capital structure (financial leverage and capital), the scale of operations (loans granted), the legal status and the global financial crisis on the performance of Rural Banks, Using random effects models, the study found that financial leverage negatively affect the profitability of Rural Banks in Indonesia. Capital adequacy (CAR) provides a positive and significant effect on the performance of Rural Banks. This study also provides evidence that the loans granted to related parties negatively affect the profitability and sustainability of the Rural Bank. In addition, the Cooperative Rural Bank has the best financial performance compared to the Rural Bank of other legal entities. The global financial crisis macroeconomic variables included in this study had a negative impact on the performance of Rural Banks in Indonesia, This study uses unbalanced panel data Rural Bank for the sample period 2008-2012, this study analyzed the relationship of financial capital structure (financial leverage and capital), the scale of operations (loans granted), the legal status and the global

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