

Pengaruh konsentrasi portofolio kredit dan kepemilikan bank terhadap return dan risiko bank umum konvensional di Indonesia = The impact of loan portfolio concentration and ownership on Indonesian conventional banks return and risk

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Abstrak

Skripsi ini bertujuan untuk menguji teori perbankan tradisional dan teori keuangan perusahaan, dengan menganalisis pengaruh konsentrasi portofolio kredit terhadap return dan risiko 47 bank di Indonesia periode 2010-2014. Dengan menggunakan analisis panel data, secara umum, ditemukan bahwa konsentrasi portofolio kredit tidak mempengaruhi return. Ketika kepemilikan bank diperhitungkan, ditemukan bahwa bank swasta memperoleh return lebih tinggi dari konsentrasi portofolio kredit berdasarkan sektor ekonomi daripada bank lainnya. Sementara itu, cara masuk bank asing tidak mempengaruhi return. Temuan selanjutnya mendukung teori keuangan perusahaan, yaitu konsentrasi portofolio kredit berpengaruh negatif terhadap risiko, terlepas dari aspek kepemilikan bank dan cara masuk bank asing. Secara khusus, terdapat indikasi bahwa konsentrasi portofolio kredit meningkatkan kinerja bank swasta.

.....This study tests both of theory of traditional banking and theory of corporate finance, by examining the impact of loan portfolio concentration on 47 Indonesian conventional banks' return and risk over 2010-2014. Using panel data analysis, the results show that in general, loan portfolio concentration does not affect banks' return. When different types of bank ownership is taken into account, we find that private banks generate higher profit from loan portfolio concentration based on economic sectors than other banks. However, no evidence of foreign banks' mode of entry effect on return is found. Furthermore, this study indicates the existence of theory of corporate finance, where we find that loan portfolio concentration negatively affects bank's risk regardless its type of ownership and mode of entry. In particular, loan portfolio concentration seems to improve the performance of private banks.