

Analisis pengaruh pertumbuhan kredit terhadap kinerja bank listed di Indonesia periode 2007 - 2015 = Analysis of loan growth effect on listed banks performance in Indonesia during 2007-2015

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh pertumbuhan kredit terhadap kinerja bank-bank yang terdaftar di Bursa Efek Indonesia pada periode 2007 ? 2015. Teknik estimasi yang digunakan adalah Fixed Effect Model dengan menggunakan data panel. Kinerja bank diukur dengan menggunakan proksi Tobin's Q yang mencerminkan performa perbankan berdasarkan penilaian pasar. Diikutertakan juga beberapa variabel kontrol spesifik bank dalam model penelitian, yaitu ukuran bank, kapitalisasi bank, intensitas kredit, dan deposito bank. Kemudian, dilakukan juga regresi yang serupa dengan mengelompokkan bank-bank listed berdasarkan ukuran kecil, menengah, dan besar. Penelitian ini telah membuktikan bahwa pertumbuhan kredit mempengaruhi kinerja bank-bank listed secara keseluruhan. Setelah melakukan analisis dengan mengelompokkan bank-bank listed berdasarkan ukuran, penelitian ini juga membuktikan bahwa pertumbuhan kredit mempengaruhi kinerja kelompok bank listed berukuran menengah, namun pertumbuhan kredit tidak terbukti mempengaruhi kinerja kelompok bank listed berukuran besar dan kecil.

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ABSTRACT

This research aims to analyze the effect of loan growth on the performance of banks that are listed on the Indonesia Stock Exchange in the period 2007 - 2015. The estimation technique used is the Fixed Effects Model using panel data. This research uses Fixed Effect Model with panel data. Tobin's Q is used as a proxy of bank performance that reflects market's valuation of bank performance. Several bank specific control variables are also included in the model, such as bank size, bank capitalization, loan intensity, and bank deposits. Furthermore, there are several regressions conducted towards different groups of banks according to their sizes; small, medium, and large. This study has proven that loan growth affects the performance of banks listed in general. After analyzing by grouping the listed banks based on size, this study has also proven that loan growth affects the performance of medium sized listed banks, but loan growth is not shown to affect the performance of large and small listed banks;