

Pengaruh tingkat suku bunga simpanan, spread intermediasi, pendapatan selain dari aktivitas pemberian kredit, dan struktur dana bank terhadap tingkat intermediasi yang diukur dengan loan to deposit ratio ldr bank umum konvensional di Indonesia. = The effect of deposit rate intermediation spread income except from lending activities and bank deposit structure to the bank intermediation level measured by loan to deposit ratio ldr of conventional commercial bank in Indonesia

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Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang berpengaruh terhadap tingkat intermediasi bank, khususnya bank umum konvensional di Indonesia. Ukuran tingkat intermediasi bank dalam penelitian ini menggunakan loan to deposit ratio LDR . Data yang digunakan adalah data perbankan antara tahun 1995-2008 dengan menggunakan sampel 58 bank. Model ekonometrik data panel dinamis yang dikembangkan dalam penelitian ini menggunakan pendekatan model bank risk taking behaviour dari Mitchell 1986 , simple theory of banking dari Kam dan Smithin 2011 dan simple model of bank intermediation dari Moore 1989 . Hasil penelitian menunjukkan faktor-faktor yang berpengaruh terhadap tingkat intermediasi bank adalah i tingkat suku bunga simpanan, ii spread intermediasi bank, iii pendapatan selain dari aktivitas kredit, dan iv struktur dana bank. Pengaruh faktor-faktor tersebut berdasarkan hasil estimasi menggunakan panel least squares, least squares dummy variables dan estimator generalized method of moments dari Arellano dan Bond 1991 menunjukan pengaruh yang signifikan dan konsisten. Tingkat suku bunga simpanan dan pendapatan selain dari aktivitas kredit berpengaruh positif, sementara spread intermediasi bank dan struktur dana bank berpengaruh negatif terhadap tingkat intermediasi bank. Hasil penelitian juga menunjukkan bahwa ada perbedaan rata-rata tingkat intermediasi bank LDR diantara jenis bank yang ada di Indonesia. Bank BUMN, BUSN Devisa, BUSN Non Devisa dan Bank Asing memiliki rata-rata tingkat intermediasi yang tidak jauh berbeda. Baik BPD dan Bank Campuran memiliki rata-rata tingkat intermediasi yang berbeda dibandingkan dengan bank-bank lainnya. Hasil analisis kovarian juga menunjukkan bahwa krisis ekonomi dapat mempengaruhi rata-rata tingkat intermediasi bank LDR.

The research is purposed to analyse the factors that influence a bank intermediation level, particularly conventional Bank in Indonesia. The dimension of bank intermediation level in the research use a loan to deposit ratio LDR . The usage data is the Banking data that is occurred in year of 1995 2008 with 58 banks for sampling. Econometric model of dynamic panel data that is developed in this research using a bank's model of risk taking behaviour approach introduced by Mitchell 1986 , simple theory of banking introduced by Kam and Smithin 2011 and simple model of intermediation bank introduced by Moore 1989 . The outcome of the research shows the factors that influence Bank Intermediation level comprising of i deposit rate, ii bank intermediation spread, iii income except from lending activities, iv bank deposit structure. The impacted factors are based on estimation result using least squared panel, least squares dummy variables, and estimator generalized method of moments introduced by Arellano and Bond 1991 prove a significant and consistent impact. A deposit rate and income except from lending activities has a positive impact, on the other hand the bank intermediation spread and bank deposit structure have a negative

impact against bank intermediation level. The outcome of the research also shows differences of the mean of bank intermediation level LDR among bank types in Indonesia. Bank intermediation level of State Owned Bank, BUSN Bank, Bank BUSN Non Devisa and Foreign Bank have no much significant differences for the mean of bank intermediation level comparing to both BPD and mixed bank. The outcome of covariant analysis also demonstrates that economy crisis has implication to the mean of intermediation level LDR.