

Inklusi keuangan, tingkat kompetisi, dan profitabilitas bank di Indonesia = Financial inclusion, competition, and bank profitability in Indonesia

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Abstrak

Studi ini menguji pengaruh inklusi keuangan terhadap profitabilitas bank dengan menggunakan tingkat kompetisi sebagai variabel moderasi. Studi ini menggunakan data tahunan dari 70 sampel bank umum di Indonesia selama periode 2013-2022 dan mengaplikasikan metode two-step system generalized method of moments (GMM). Variabel dependen di studi ini adalah profitabilitas bank, yang diproksikan oleh variabel Return on Asset (ROA), Return on Equity (ROE), dan Net Interest Margin (NIM). Sedangkan variabel inklusi keuangan diproksikan oleh tiga variabel, yaitu: jumlah ATM, jumlah kantor cabang (KCB), dan proporsi kredit UMKM. Hasil studi menunjukkan bahwa jumlah ATM berpengaruh positif dan signifikan terhadap ROA dan NIM. Sedangkan jumlah kantor cabang berpengaruh positif dan signifikan terhadap ROE. Sementara itu, tingkat kompetisi mempunyai pengaruh negatif dan signifikan terhadap ROA, ROE, dan NIM. Selanjutnya, interaksi antara inklusi keuangan dan tingkat kompetisi terhadap profitabilitas diketahui signifikan secara statistik namun tidak terbukti dapat memperkuat hubungan diantara keduanya.This study examines the effect financial inclusion on bank profitability by using the level of competition as the moderating variable. This study uses annual data from 70 samples of commercial banks in Indonesia during 2013-2022 and applies the two-step system generalized method of moments or GMM method. The dependent variable in this study is bank profitability, which is proxied by the variables Return on Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM). Meanwhile, the financial inclusion variable is proxied by three variables, namely: the number of ATMs, the number of branch offices, and the proportion of SME loans. The results of the study show that the number of ATMs has a positive and significant effect on ROA and NIM. Meanwhile the number of branch offices has a positive and significant effect on ROE. On the other hand, the level of competition has a negative and significant effect on ROA, ROE, and NIM. Furthermore, interaction between financial inclusion variables and the competition on bank profitability is known to be statistically significant, yet has not been proven to strengthen the impact on profitability to be more pronounced.