

Analisis Fungsi Intermediasi Perbankan Indonesia (Studi Kasus: Bank Umum Kelompok Bank dengan Modal Inti/KBMI 4-Tahun 2014-2023) = Analysis of the Intermediation Function of Indonesian Banking (Case Study: Commercial Banks in Bank Group with Core Capital 4 Year of Period 2014-2023)

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Abstrak

Penelitian ini bertujuan untuk mengidentifikasi pengaruh karakteristik spesifik bank yaitu risiko kredit (NonPerforming Loan-NPL), beban manajemen (Beban Operasional-BOPO), permodalan (Capital Adequacy Ratio-CAR), Ukuran/Size Bank (Total Asset), tingkat profitabilitas (Return on Assets-ROA) dan variabel makroekonomi yaitu Produk Domestik Bruto (PDB) dan suku bunga Bank Indonesia (BI rate) terhadap fungsi intermediasi perbankan (Loan to Deposit Ratio-LDR) sebagai determinan pertumbuhan ekonomi. Objek penelitian adalah bank umum dengan kategori Kelompok Bank Modal Inti (KBMI) 4 tahun 2014-2023 yaitu PT Bank Mandiri (Persero) Tbk., PT Bank Rakyat Indonesia (Persero) Tbk., PT Bank Central Asia Tbk. dan PT Bank Negara Indonesia (Persero) Tbk. Teknik pengolahan dan analisis data yang digunakan adalah Regresi Data Panel menggunakan Fixed Effect Model. Hasil temuan penelitian bahwa variabel yang secara signifikan mempengaruhi fungsi intermediasi bank KBMI 4 adalah NPL, BOPO, CAR, ROA, PDB dan BI rate. Sedangkan variabel yang tidak berpengaruh signifikan adalah Total Aset. Pada masa pandemi Covid-19 tahun 2020-2021 dijelaskan sebagai dummy variable berpengaruh negatif signifikan sebesar 10,43% sedangkan pada tahun recovery terdapat pengaruh negatif yang signifikan sebesar 10,33% terhadap fungsi intermediasi bank (LDR) dibandingkan masa normal.

.....This study aims to identify the influence of specific bank characteristics, namely credit risk (NonPerforming Loan-NPL), management expenses (Operational Expenses-BOPO), capital (Capital Adequacy Ratio-CAR), Bank Size (Total Assets), level of profitability (Return on Assets-ROA) and macroeconomics variabels such as Gross Domestic Product (GDP) and BI rate on banking intermediation function (Loan to Deposit Ratio-LDR) as determinants of economics growth. The research objects are commercial banks in the Core Capital Bank Group (KBMI) 4 category in the period 2014-2023 are Bank Mandiri, Bank Rakyat Indonesia, Bank Central Asia and Bank Negara Indonesia. The estimation method used in this study is the panel data model using the using the Fixed Effect Model. The research results can be explained that the variables which have significantly influence in intermediation function of KBMI 4 through credit distribution are NPL, BOPO, CAR, ROA, GDP and BI rate. Meanwhile, the variable that have no effects is Assets. During the 2020-2021of Covid-19 pandemic, it was explained that the dummy variable had a significant negative effect of 10,43% on the bank intermediation function (LDR) variable, whereas in the recovery year there was a significant negative effect of 10,33% on the bank intermediation function (LDR) compared to normal period.