

Pengaruh diversifikasi usaha bank terhadap risiko bank pada Bank Pembangunan Daerah di Indonesia periode 2005-2009 = The effects of business diversification for banks towards bank risk for regional development banks in Indonesia for the period 2005-2009

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengetahui dampak dari diversifikasi usaha yang dilakukan oleh bank pembangunan daerah di Indonesia terhadap risiko yang dihadapinya pada periode 2005-2009. Metode yang digunakan adalah metode balanced panel. Pada penelitian ini, ditemukan bahwa terdapat pengaruh yang signifikan antara pendapatan non-bunga bersih (NNII) terhadap risiko (yang diukur dengan proksi SDROA, SDROE, LLP, dan ADZ) yang dihadapi oleh bank pembangunan daerah skala kecil dan bank pembangunan daerah skala besar. Pendapatan komisi (COM) memiliki pengaruh yang signifikan terhadap risiko (yang diukur dengan proksi SDROA, SDROE, LLP, dan ADZ) hanya pada bank pembangunan daerah skala kecil.

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ABSTRACT

The purpose of this study is to get the understanding about the effects of business diversification that is done by regional development banks in Indonesia towards the risk that the banks face for period 2005 - 2009. The method used is balanced panel method. In this study, it was found that there is significant effect of Net Non-Interest Income (NNII) towards risk (measured by SDROA, SDROE, LLP, and ADZ as proxies) that is faced by regional development banks in small scale and large scale. Commission Income (COM) has significant effect towards risk (measured by SDROA, SDROE, LLP, and ADZ as proxies) only in small scale regional development banks, The purpose of this study is to get the understanding about the effects of business diversification that is done by regional development banks in Indonesia towards the risk that the banks face for period 2005 - 2009. The method used is balanced panel method. In this study, it was found that there is significant effect of Net Non-Interest Income (NNII) towards risk (measured by SDROA, SDROE, LLP, and ADZ as proxies) that is faced by regional development banks in small scale and large scale. Commission Income (COM) has significant effect towards risk (measured by SDROA, SDROE, LLP, and ADZ as proxies) only in small scale regional development banks]