

Ekspansi layanan jasa perbankan pada bank umum konvensional di Indonesia : implikasi terhadap interest margin dan loan pricing periode 2005-2011 = The expansion of banking services in Indonesian commercial banks : implications for interest margins and loan pricing

Desi Sri Wahyu Utami, author

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Abstrak

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Penelitian ini melakukan pengujian terhadap 86 bank umum konvensional di Indonesia periode 2005-2011 untuk membuktikan pengaruh ekspansi layanan perbankan pada aktivitas non-bunga terhadap interest margin dan loan pricing. Pengolahan data dilakukan menggunakan metode data panel dengan fixed effect model. Peningkatan porsi pendapatan non-bunga pada bank umum konvensional di Indonesia periode 2005-2011 menunjukkan adanya diversifikasi produk bank. Penelitian ini berhasil menemukan bahwa bank yang semakin terdiversifikasi akan memiliki interest margin dan tingkat bunga kredit yang lebih rendah relatif terhadap bank yang kurang terdiversifikasi. Hubungan negatif ini berkaitan dengan strategi cross-selling bank antara aktivitas kredit dengan aktivitas non-tradisional. Pendapatan komisi dan fee serta pendapatan trading memberikan penjelasan lebih jauh tentang efek diversifikasi produk terhadap nilai interest margin dan loan pricing bank.

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ABSTRACT

This study observed 86 commercial banks in Indonesia over 2005-2011 period to investigate how the expansion of banking services into non-interest activities has effected their interest margins and loan pricing. We use panel data methodology with fixed effect model to estimate econometric models. The increase of banks' non-interest income during 2005-2011 shows there is diversification in their products. This study find that more diversified bank is associated with lower interest margin and lending rate, relative to less diversified bank. This negative relationship come up as a result of cross-selling strategy between credit activity and non-traditional activities. The commission and fee income share and trading income provide further explanation of the effect of product diversification for interest margins and bank loan pricing.