

# Analisis pengaruh likuiditas terhadap kinerja bank umum konvensional go public di Indonesia periode 2009-2013 = Analysis of liquidity effect on performance of go public conventional banks in Indonesia period 2009-2013

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## Abstrak

[<b>ABSTRAK</b><br>

Penelitian ini bertujuan untuk mengetahui pengaruh likuiditas terhadap kinerja bank umum konvensional go public di Indonesia. Objek penelitian adalah seluruh bank umum konvensional go public yang ada di Indonesia selama periode penelitian pada tahun 2009-2013. Variabel yang mewakili pengukuran kinerja bank dalam penelitian ini adalah rasio profitabilitas yang terdiri dari return on asset (ROA), return on equity (ROE), dan net interest margin (NIM). Faktor likuiditas yang diuji pengaruhnya terhadap ketiga rasio profitabilitas tersebut adalah giro wajib minimum primer (GWMP), giro wajib minimum sekunder (GWMS), dan loan to deposit ratio (LDR). Variabel lainnya yang diikutsertakan dalam pengujian ini adalah capital adequacy ratio (CAR), government ownership (GOOWN), dan foreign ownership (FOOWN).

Metode yang

digunakan adalah dengan model regresi data panel random effect untuk model regresi ROA dan NIM, serta model regresi PLS untuk model regresi ROE. Dari hasil regresi yang dilakukan, menemukan bahwa GWMP berpengaruh negatif signifikan terhadap ROA, ROE dan NIM,

variabel GWMS berpengaruh negatif signifikan terhadap ROE, variabel LDR dan GOOWN berpengaruh positif signifikan masing-masing terhadap NIM dan ROA. CAR tidak berpengaruh positif signifikan terhadap ROA dan ROE, sedangkan terhadap NIM berpengaruh positif namun tidak signifikan. Selanjutnya variabel FOOWN tidak berpengaruh positif signifikan terhadap ROE, sedangkan terhadap ROA dan NIM memiliki pengaruh positif namun tidak signifikan Variabel terakhir yaitu GOOWN hanya memiliki pengaruh positif signifikan terhadap ROA;

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<b>ABSTRACT</b><br>

This study focuses on the liquidity effect to public commercial banks performance in Indonesia.

Object of the research is all commercial banks in Indonesia from 2009 to 2013. Variables representing bank performance measurement in this study are profitability ratio: return on assets (ROA), return on equity (ROE), and net interest margin (NIM). Variables representing bank liquidity in this study are primary statutory reserve ( GWMP ), secondary statutory reserves (GWMS), and loan-to deposit ratio (LDR). Other variables included in this test are capital adequacy ratio (CAR), government ownership (GOOWN), and foreign ownership (FOOWN). The methods used in this study are a panel data regression model with random effects regression models for ROA and NIM, and PLS model for ROE regression model. The results are (1) GWMP has a negative and significant effect on ROA, ROE and NIM, while the GWMS has a negative and significant effect only on ROE, (2) LDR and GOOWN variables have a positive and significant effect on each of the NIM and ROA, (3) CAR has a positive but not

significant effect on NIM, (4) FOOWN variable has positive but not significant effect on ROA and NIM, (5) GOOWN as the last variable has a significant positive effect on ROA.; This study focuses on the liquidity effect to public commercial banks performance in Indonesia.

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