

Pengaruh kehadiran kepemilikan bank asing terhadap profitabilitas, aktivitas non-pinjaman dan risiko bank-bank di Indonesia = The effect of foreign bank ownership on profitability, non lending activity and risk of banks in Indonesia

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Abstrak

Sejak krisis keuangan Asia tahun 1997 dan 1998, banyak negara di dunia mengalami liberalisasi dan globalisasi perbankan, termasuk negara berkembang seperti Indonesia. Dengan menggunakan data 100 bank komersial di Indonesia dengan periode 2009-2014, penelitian ini berusaha mengidentifikasi pengaruh kepemilikan asing terhadap NIM, profit akuntansi, aktivitas non-pinjaman, dan risiko bank. Peningkatan kepemilikan asing terbukti berpengaruh negatif terhadap NIM bank-bank di Indonesia. Tidak sesuai dengan hipotesis, kepemilikan asing tidak memiliki pengaruh signifikan terhadap profit akuntansi, aktivitas non-pinjaman dan risiko bank di Indonesia.

.....Since the aftermath of Asian financial crisis on 1997 and 1998, many countries are experiencing liberalization and globalization of banking, including developing countries such as Indonesia. Using the data of 100 commercial banks in Indonesia for the period 2009-2014, this study tries to identify the impact of foreign ownership towards net interest margin, accounting profits, non lending activities, and bank risk. The increase of foreign ownership is proven to negatively impacts the net interest margin of banks in Indonesia. Contrary to hypothesis, foreign ownership does not have significant impact on accounting profit, non lending activities and risk of banks in Indonesia.