

## Struktur kepemilikan dan kinerja: studi kasus industri bank di Indonesia periode 2000-2010 = Ownership structure and performance: a case study of Indonesian banking industry during the period 2000-2010

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### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh tipe kepemilikan bank terhadap kinerja serta kualitas pengelolaan risiko bank umum konservatif di Indonesia pada periode 2000-2010. Penelitian ini mengacu pada penelitian Iannotta et al (2006) dan Kalluru (2009). Pengujian dengan menggunakan t-test, regresi linear berganda dengan metode efek random yang dilakukan kepada 81 bank umum konvensional di Indonesia dengan mengelompokkan tipe kepemilikan bank menjadi bank pemerintah, bank asing dan bank domestik.

Hasil penelitian ini memberikan bukti empiris bahwa kepemilikan asing pada bank memiliki pengaruh positif dan signifikan terhadap kinerja (ROA) bank. Bank swasta asing memiliki kinerja yang relatif lebih baik dari bank swasta nasional. Meskipun ada indikasi bank pemerintah memiliki kinerja lebih rendah, namun tidak ditemui pengaruh signifikan adanya kepemilikan pemerintah pada kinerja bank. Kinerja bank juga dipengaruhi oleh faktor spesifik bank yaitu rasio tabungan dan giro terhadap total dana pihak ketiga (CASA), rasio beban operasional terhadap pendapatan operasional (BOPO) serta rasio net interest margin (NIM).

Penelitian ini juga memperoleh keterkaitan yang signifikan antara tipe kepemilikan bank terhadap kualitas aset bank yang ditunjukkan dengan rasio NPL. Bank pemerintah memiliki rasio NPL lebih tinggi dibandingkan bank swasta nasional. NPL juga dipengaruhi oleh ukuran bank (ASSET), intensitas kredit (LOANSI), rasio demand deposit (CASA), rasio beban operasi terhadap pendapatan operasi (BOPO) dan net interest margin (NIM).

.....The aim of this research is to examine the effect of ownership on performance and risk of conventional banks in Indonesia during the period 2000 -2010. This research refers to previous research conducted by Iannotta (2006) and Kalluru (2009). The study using t-test, linear multivariate regression with random effects method for 81 conventional banks in Indonesia, categorized into State-Owned Banks, Foreign Banks and Domestic Banks.

The empirical results shows significant differences in the performance. Foreign ownership seems to have positive and significant association relative to Domestic Banks in term of performance (ROA). Foreign banks tend to have higher profitability than domestic banks. Although, there are some indications that government bank have lower profitability than private bank, this research could not find significant association of government ownership with ROA. ROA also significantly associated with demand deposit ratio (CASA), operating expenses to operating income ratio (BOPO) and net interest margin (NIM).

This research also shows significant differences in the asset quality. Government bank tend to have higher NPL than private bank, whilst for foreign ownership, this research could not find significant association between foreign ownership with risk quality. NPL significantly associated with bank's size (ASSET), Loans Intensity (LOANSI), demand deposit ratio (CASA), operating expenses to operating income ratio (BOPO) and net interest margin (NIM).