

# Pengaruh faktor karakter spesifik bank dan faktor karakter industri terhadap profitabilitas bank umum di Indonesia periode 2005-2011 = The influence of bank's specific character factor and industry's character factor to commercial bank profitability in Indonesia in the period 2005-2011

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## Abstrak

Tesis ini membahas dua masalah yaitu: (i) apakah CAR, BOPO, NPL, dan FBI berpengaruh signifikan terhadap ROA bank umum di Indonesia sepanjang 2005-2011 dan (ii) apakah ROA bank umum sepanjang 2005-2011 dipengaruhi oleh konsentrasi (Structure Conduct Performace/SCP) atau efisiensi (Hypothesis Efficiency/HE). Masalah kedua dijawab dengan menampilkan variabel PASET, PDPK, dan PKRD sebagai proksi konsentrasi pasar dan BOPO mewakili sisi efisiensi. Dengan sampel 111 bank umum dan teknik estimasi data panel berupa metode Fixed Effect disimpulkan bahwa (i) CAR dan FIB berpengaruh signifikan (positif) dan NPL dan BOPO berpengaruh signifikan (negatif) dan (ii) PDPK tidak signifikan berpengaruh terhadap ROA sehingga struktur industri perbankan Indonesia mengarah pada HE.

Implikasi kebijakan penelitian ini adalah: (i) Bank Indonesia harus mendorong bank meningkatkan permodalannya terutama pada Tier 1 dan bertahap menyesuaikannya dengan Basel III, (ii) bank perlu memelihara Penyisihan Penghapusan Aktiva Produktif (PPAP) untuk mengendalikan kredit macet dan merumuskan PPAP menurut jenis kredit, sektoral, regional, dan searah dengan siklus bisnis, (iii) bank harus memperbaiki sisi efisiensi bukan berfokus pada pencapaian pangsa pasar DPK. Efisiensi dilakukan dengan meningkatkan investasi teknologi informasi serta penyederhanaan struktur organisasi bank dan (iv) regulator perbankan dapat mempertimbangkan FBI sebagai salah satu ukuran tingkat kesehatan bank di Indonesia.

<hr><i>This thesis analyzes two problems: (i) do CAR, BOPO, NPL, and FBI significantly impact to ROA of commercial bank in Indonesia during 2005-2011; and (ii) do commercial bank in Indonesia during 2005-2011 were influenced by the concentration (Structured Conduct Performance/SCP) or efficiency factor (Efficiency Hypothesis/HE). To solve the second question, this study shows PASET, PDPK, and PKRD as the proxy of concentration, BOPO represents efficiency proxy. By using the sample from 111 commercial bank and panel data as estimation technique with Fixed Effect method, it concludes: (i) CAR and FIB significantly and positively influence ROA, in the other hand, NPL and BOPO significantly and negatively influence ROA; (ii) PDPK doesn't influence ROA, it means Indonesia's bank structure is efficiency hypothesis.

Policy implications of this research are: (i) Bank Indonesia should encourage bank to increase Tier equity 1 and gradually adjust to Basel III, (ii) bank need to maintain Provision for Loan Losses (PPAP) to control NPL and formulate its based on type of credit, sector, regional and direction of the business cycle, (iii) bank should improve efficiency instead of focus on the achievement of market share in deposit. Efficiency will be achieved by increase investment in the information technology and simplification of the organizational structure of the bank, (iv) the banking regulator may consider FBI as a measurement of the soundness of the

bank in Indonesia.</i>