

Analisis pengaruh karakteristik spesifik bank dan struktur sistem keuangan terhadap profitabilitas bank umum konvensional di Indonesia periode tahun 2009 - 2013 = Analysis of specific bank and financial structure of banks profitability in Indonesia for period 2009 - 2013

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh faktor karakteristik spesifik bank dan struktur sistem keuangan yang diproksikan dengan bank loan (BLOAN), liquid asset to customer and short-term investment (LIQ), loan to deposit ratio (LDR), equity to total asset ratio (EQAS), capital adequacy ratio (CAR), Size, Beban Operasional dan Pendapatan Operasional (BOPO), concentration (CONC), total bank assets to GDP (ASSGDP), market capitalization to bank assets (MACPASS), dan market capitalization to GDP (MACGDP) terhadap profitabilitas Bank Umum Konvensional di Indonesia selama periode lima tahun mulai dari 2009 sampai dengan 2013. Pengujian dilakukan dengan model regresi least square. Hasil penelitian ini menemukan bahwa karakteristik spesifik bank dan struktur sistem keuangan memiliki pengaruh signifikan terhadap profitabilitas bank.

This research is aimed to analyze the influence of Specific Bank and Financial Structure Factors that proxied with bank loan (BLOAN), liquid asset to customer and short-term investment (LIQ), loan to deposit ratio (LDR), equity to total asset ratio (EQAS), capital adequacy ratio (CAR), Size, cost to income ratio (BOPO), concentration (CONC), total bank assets to GDP (ASSGDP), market capitalization to bank assets (MACPASS), and market capitalization to GDP (MACGDP) of the Bank Profitability in Indonesia during the period of five years starting from 2009 up to 2013. The tests were conducted with the least square regression model. The results of this research found that bank specific and financial structure significantly has influence on bank profitability.