

## Analisis pengaruh systemic size bank terhadap profitabilitas bank di Indonesia periode 2009 2013 = The impact of bank systemic size on banking profitability for the period 2009 2013 / Gomgom Fernando

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### Abstrak

Size does matter in explaining the profitability in banking sector. Large size is not necessarily make positive effect to the economies in which Banking Industry could lead to Too Big to Fail problem. This research is aimed to differentiate between total assets and total liabilities as they have different coverage to explain variations on profitability ratios. This paper <b>ABSTRAK</b><br> Ukuran bank merupakan determinan penting dalam melihat variasi pada rasio profitabilitas bank. Dengan pertumbuhan aset yang semakin besar, liabilitas bank secara bersamaan juga akan bertumbuh. Penelitian ini meneliti mencoba melihat ukuran bank secara sistemik yaitu tidak hanya melihat ukuran bank dari sisi total aset melainkan juga sisi liabilitas. Dengan menggunakan data perbankan Indonesia yang terdaftar pada bank Indonesia periode 2009-2013, rasio total liabilitas bank terhadap PDB suatu negara terbukti mengurangi rasio profitabilitas baik dalam terminologi Return on Assets dan Return on Equity. <hr>

<b>ABSTRACT</b><br> estimates the impact of systemic size which proxied by liabilities over GDP on profitability ratios. The results shows systemically growth in size decreases both the Return on Assets and Return on Equity.